



## Funeral Benefit

**“You Have Enough  
On Your Mind”**

Revised 3/11

## FUNERAL BENEFIT



**Funeral Benefit is a one-time payment of \$1,600 (as of July 1, 2010), that is paid to the person who has paid, or is liable to pay the funeral expenses of a deceased insured person.**

### Contribution Condition

There is only one contribution condition to be met for the award of Funeral Benefit.

- The insured person must have paid at least 50 contributions during his/her lifetime. These contributions may have been paid by the deceased person, or by the spouse (whether alive or dead) of the uninsured deceased individual.

(Any contribution which was due before the date of death, but was not actually paid until after

the date of death, cannot be taken into account, unless the National Insurance Board is satisfied that the late payment is not with the consent or connivance of the insured person, nor due to any negligence on his/her part.)

### How and When to Claim

To claim Funeral Benefit, you must:

- Produce a death certificate, signed by the doctor, and the estimate of the cost, or the receipt of the funeral expenses from the funeral director (undertaker). Other documents may be needed, such as a marriage certificate if the claim is being made for an uninsured deceased person based on the contributions of his/her spouse.
- You must submit a claim for Funeral Benefit on Form B-51, within 12 months of the date of death of the person in respect of whom benefit is payable. These claim forms are available at any of the NIB's many Local Offices or online ([www.nib-bahamas.com](http://www.nib-bahamas.com)).
- Funeral Benefit may not be paid if the claim is made more than 12 months after the date of death of the deceased. A delay in claiming could mean that you may lose the benefit.

## Who Can Claim?

- The person entitled to Funeral Benefit is the person who paid, or is responsible for paying the funeral costs. "Funeral" includes both burial and the ceremony connected with burial. For example, in cases where the deceased was lost at sea, or committed to the sea, it may be that there is no cost of burial, but the claimant may have incurred expenses in connection with special ceremonies or the provisions of a memorial.
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- Where a destitute insured person dies, leaving no relatives or friends, a public authority, for example, the Ministry of Health, may have to arrange for the burial. If a claim is made by the relevant authority in these circumstances, it will be accepted.

## Decisions and Appeals

- Should you disagree with any decision made on your claim for Funeral Benefit and have evidence as to why the decision should be overturned, you can appeal in writing to the nearest Local Office within 21 days of the

date you were notified of the decision. Appeals are heard and decided by a panel of three independent practitioners.

## Further Advice

- Persons claiming Funeral Benefit may also be entitled to receive Survivors' Benefit.

## Offences

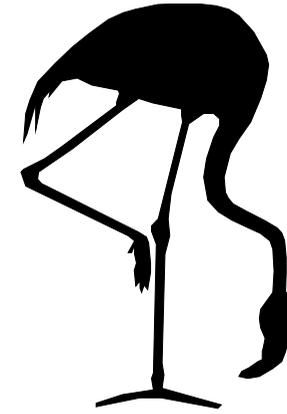
- Penalties for making false or misleading statements in order to obtain Funeral Benefit will result in fines of up to \$2,500, or imprisonment for up to 12 months, or both.

**PLEASE NOTE: Funeral Benefit that is awarded as a result of any false or misleading statement, must be repaid to NIB with interest. The money can be recovered by the Director through legal proceedings, or by making deductions from any future claims to which the person becomes entitled.**

## Further Information

This leaflet gives basic information on Funeral Benefit; for further details on Funeral Benefit and any other provision of our Social Security Programme, please refer to the National Insurance Act & Regulations, 1972.

## Other Benefits:



Death  
Disablement  
Injury  
Invalidity  
Maternity  
Medical Care  
Retirement  
Sickness  
Survivors'  
Unemployment

*If you have questions on Funeral Benefit or any other National Insurance related matter, please call or visit your nearest Local Office, or call the Consumer Hotlines...*

Hotline Numbers:  
**325-4655/325-4656**  
Toll-free from the Family Islands:  
**1-242-300-1394**  
Website: [www.nib-bahamas.com](http://www.nib-bahamas.com)  
E-mail: [info@nib-bahamas.com](mailto:info@nib-bahamas.com)