



Child & Baby Funerals - A guide to financial help and support

Registered Charity No 00156387 England and Wales

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It is devastating enough to have to arrange a funeral for a child or a baby, but then to be faced with the organisation of a funeral and associated costs is an issue that bereaved parents just don't need.

This is why the Child Funeral Charity was formed in 2013 to help bereaved families find financial help and information about the funeral they are arranging. The charity has helped hundreds of families and provided professionals working with them with information on available funding.

This guide explains the help available and how to access it. The information is for bereaved families and anyone working with them, this could include: funeral directors, celebrants, ministers and faith representatives, bereavement nurses or midwives, hospice staff, GPs, hospital bereavement officers, registrars and many other professionals working with bereaved parents.

We hope you find it helpful.

'No parent should ever have to endure the unbearable loss of a child - a loss that no amount of time will ever truly heal. But in the raw pain of immediate loss, it cannot be right that grieving parents should have to worry about how to meet the funeral costs for a child they hoped to see grow into adulthood. In the darkest moment of any parent's life there is little light - but there can be support.'

Theresa May 2019



The Child Funeral Charity (CFC) assists families in England and Wales who have to arrange a funeral for a baby or child who dies aged 16 or under (so up to the 17th birthday) and over 12 weeks of pregnancy, where the funeral is planned or has taken place within the last month.

The Children's Funeral Fund (CFF) for England covers much of the costs of a funeral and many funeral directors, religious ministers and funeral celebrants do not charge fees. However, there are many other funeral-related costs that bereaved parents struggle to find. The CFC can provide financial support to help with such funeral costs, together with practical advice and guidance.

The items we can often supply include:

Coffins and Caskets

The charity can supply a coffin in some cases, but the cost of these is usually covered by the Children's Funeral Fund.

Flowers for the Funeral

These are supplied by Interflora and can be delivered to any location in England or Wales. Coloured flowers and a coloured ribbon can be requested. We are unable to provide funding for other floral tributes.



Printed Orders of Ceremony



These are supplied free of charge by Gateway Publishing.

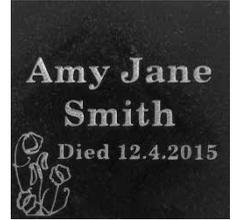
The link to the designs available are shown below (up to page 13 only)
<https://www.gateway-publishing.co.uk/children-brochure/>

Following receipt of draft content, the proofs will be confirmed with the funeral director before printing and distributing.

Memorial Plaques

We are unable to supply headstones but often a plaque is requested. The charity sources these from Granart Memorials. Two sizes and styles are available:

Small: This is a small personalised dark grey/black granite plaque that measures 10cm long x 10cm wide x 1cm deep. Either with a sweet pea motif or without. Includes silver engraving of name and dates.



Large: Wedge-shaped memorial plaque in grey granite with silver wording. Includes up to 6 lines of inscription. 30cm long x 20 cm wide x 2cm deep at the front rising to 5cm deep at the back.

Note: *It is important to check with local cemeteries and crematoriums that they allow plaques and investigate whether there are any applicable fees.*

Memory Bear

Standing 17" tall, the memory bear can come with a blue, pink or white ribbon featuring the child's name and short message. There is a specially-designed zip compartment in its back, suitable for holding the provided soft pouch which may contain cremated remains or other much-loved keepsakes.



Other Items

The charity has supplied other items such as urns and has funded services such as webcasting. It's always worth asking if we can fund other items by sending in an application.



Items we cannot cover

Headstones

Funeral Director's fees

Burial plot, which is mainly covered by the Children's Funeral Fund for England

Transport, unless a hearse or hearsette

Horse drawn carriages

Doves

Costs for a wake or gathering following the funeral

How to apply

There is a simple application form for help on our website
www.childfuneralcharity.org.uk

We do not take referrals directly from families but from professionals working with bereaved parents. These could be funeral directors, celebrants, ministers and faith representatives, bereavement nurses or midwives, hospice staff, GPs, hospital bereavement officers and registrars and many other professionals.

The charity trustees assess every application, decide what help can be offered and always respond within 48 hours. Each case is assessed individually.

Sometimes payments for items or services are made to the funeral director and sometimes items are supplied through the suppliers that support us.

Child Funeral Charity Contact details:

Please contact us for further copies of our leaflets.

www.childfuneralcharity.org.uk • enquiries@childfuneralcharity.org.uk

Tel 01480 276088

Child Funeral Charity
186a Station Road
Burton Latimer
Northants
NN15 5NT



The Children's Funeral Fund for England



Ministry
of Justice

The Children's Funeral Fund for England can help to pay for some of the costs of a funeral.

The fund was established by the government on July 23rd 2019 and is operated by the Ministry of Justice. It can help pay towards the fees and expenses for burials and cremations for any child or baby funeral.

When does the Fund help?

The only criteria to get help from the Children's Funeral Fund for England are:

- That the child must be under 18 at the time of death or stillborn after the 24th week of pregnancy. (However, if a baby was born before the 24th week of pregnancy and lived for any time, then the Fund will help).
- The burial or cremation must take place in England.
- The claim for costs must be made within 6 months of the date of the funeral.

The Fund is available to all families, regardless of income and is not means-tested. Funding is available regardless of the religious faith of the child, or that of their parent(s), guardian or carer. There are no nationality or residency requirements.

What can be claimed?

Burial and Cremation authorities and funeral directors claim the fees directly from the central government fund. Unless otherwise stated, there is no cap on the amount that can be claimed for the items and services, but all amounts claimed are expected to be 'reasonable'.

Cremation fees

All fees to carry out a cremation are covered by the Fund. This can include any fees for the scattering of ashes.

Burial fees including the cost of the burial plot

The Fund may consider paying the fees for obtaining a burial plot (whether for a body or for cremated remains) and a right of burial, where required.



If an adult-sized plot is required, for the purpose of the parent(s) being buried with the child in future, this may be considered. A double or family plot may only be considered reasonable if a single plot is not available or the fee for a double plot is cheaper than the fee for a single plot.

The Fund will cover the fees for the carrying out of a burial (whether for body or ashes).

The Fund will consider any additional costs that families are charged for a burial plot which is 'out of area'. i.e, outside the council area where the family live, but justification is required.

The Fund will cover the fees for maintenance of the plot, where payment of these is a condition of the right of burial, until the time when the child would have reached the age of 18. In addition, it will pay the fees for any renewal of the right of burial if it expires before the time when the child would have reached the age of 18. So effectively the Fund pays for the plot and costs of looking after it until the child would have been 18.

Gravedigger's fees

Fees charged by a third-party grave digger (unless already claimed by the burial or cremation provider) can be claimed whether it is a body or ashes being buried. This can also include fees for reopening a grave, where burial is in an existing shared grave and any fees charged for the removal and/or replacement of any existing headstone and kerbing.

Coffins

Cost of a coffin, shroud, casket or other receptacle and/or covering for the body, up to a maximum of £300 inc vat. This can include the price of goods or services which are required for the purpose of preparing the receptacle and/or covering for burial or cremation.

Urns

The price of an appropriate receptacle for storing ashes in a columbarium or similar, if the one returned to the bereaved family after the cremation is unsuitable for this.

Storage costs, such as those for a place in a columbarium can be claimed but only until the child would have been 18.



Memorials

The Fund will not pay for memorials such as headstones, but they will cover costs of a permit if needed to erect a memorial. Claims for such permits have to be made within 6 months of the funeral.

Removal of implanted medical devices for cremation

The Fund will cover any fees for the removal of medical devices (capped at £20 where the person doing the removal is not a registered medical practitioner).

Completion of cremation or burial certificates

Any costs incurred for the certificates required for a cremation are covered by the Fund, which may cover the cost of medical references, reports etc. that may be required for the burial/cremation to take place.

Funerals without a body

Where there is no body for burial or cremation, The Children's Funeral Fund for England will cover the fees charged for the permission to erect a memorial (not for the actual memorial).

What CANNOT be claimed?

- Funeral Director's fees
- Hearses, cars, horses and carriages and other forms of transport
- Urns - other than those that go into a columbarium (or similar)
- Items relating exclusively to the religious faith of the child, or that of their parent(s), guardian or carer
- Clothing
- Minister or celebrant fees
- Flowers
- Orders of service
- Costs of a wake
- Headstones



How to claim from the Children's Funeral Fund for England

For most families, their funeral director will know about the Children's Funeral Fund and what can be claimed and will complete the paperwork and submit claims directly so the family will not be involved in the process. Bereavement Services who operate crematoriums, cemeteries, or burial grounds, will also claim reimbursement directly from the Fund and again families will not be involved in the process.

Note: VAT is regarded as part of the costs for many items and can be included in the claim.

Funeral Directors

The link to the claim form is:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1024827/ccf2-form.pdf

Cremation and Burial Authorities

The link to the claim form is: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/873172/CCF3_0320_save.pdf

Families claiming directly

If a family decides not to use a funeral director then they can claim some of the costs that can be covered directly from the Fund, but not some of the costs that should be claimed by a Burial or Cremation Authority. The form to be used is on this link: <https://claim-for-costs-of-a-childs-funeral.form.service.justice.gov.uk/>

Families will often have to pay the fees and expenses first and then submit their receipts and invoices for payment. Families will then receive payments directly.

What happens after a claim has been made?

- All claims are acknowledged within five working days of receipt, either by email or in writing.
- The Fund administrators might ask for more information but details of the outcome is sent within 15 working days of the claim being received. (Where this is not possible, the claimant will be informed of the delay.)
- The payment will usually be processed and made within five working days of the date the decision is made.



- The decision may be to reject or part pay a claim, in which case the claimant can request a review. This will assess how the claim was handled and determine whether the original decision was correct. A request must be made within one month of the date of notification of the decision and the decision is sent to the claimant within 28 days of being received. If the claimant is dissatisfied with the outcome of a review, they can appeal to the First-Tier Tribunal - details are on the Children's Funeral Fund for England website.
- A claim may also be partially rejected, for example due to missing or wrong information.

The Children's Funeral Fund for England contact details:

<https://www.gov.uk/child-funeral-costs>

cff@gov.sscl.com

Tel 0808 196 1759 (freephone within UK)

CFF
Sortation Ref 603
Phoenix House
Newport
NP10 8FZ

The Social Fund Funeral Expenses Payments Scheme

People on qualifying benefits can apply to the Social Fund Funeral Expenses Payments (FEP) scheme for any necessary reasonable costs or other funeral expenses within the scope of that scheme which are not included within the scope of the Children's Funeral Fund for England. Payment for the same thing will not be paid from both schemes.

Note: Under their respective devolved powers, the Welsh and the Scottish Governments have also established similar schemes. They make financial support available to the providers of burial and cremation for children.

<https://www.gov.uk/funeral-payments>

Tel 0800 151 2012



Other Sources Of Help

A Child of Mine

Provides practical information and support to bereaved parents

07803 751229

hello@achildofmine.org.uk

www.achildofmine.org.uk

Antenatal Results and Choices

National charity giving non-directive support and information to expectant and bereaved parents throughout and after the antenatal screening and testing process

0207 713 7486

0845 077 2290 - Helpline

info@arc-uk.org

www.arc-uk.org

Child Bereavement UK

Supporting families, children and professionals

0800 0288840

support@childbereavementuk.org

www.childbereavementuk.org

Child Death Helpline

Helpline for anyone affected by the death of a child of any age, from prebirth to adult, under any circumstances, however recently or long ago.

0800 282986

contact@childdeathhelpline.org

www.childdeathhelpline.org

Compassionate Friends

A charitable organisation of bereaved parents, siblings and grandparents dedicated to the support and care of others whose child has died at any age and from any cause.

0345 123 2304 - Helpline

helpline@tcf.org.uk • www.tcf.org.uk

Stillbirth and Neonatal Death Charity

Supporting anyone affected by the death of a baby

0808 164 3332 - Helpline

helpline@sands.org.uk

www.sands.org.uk

The Lullaby Trust (previously the Foundation for the Study of Infant death)

Support service for families who experience the sudden loss of a baby or young child

0808 802 6868 - Helpline

support@lullabytrust.org.uk

www.lullabytrust.org.uk

The Miscarriage Association

Information and support for those faced with pregnancy loss

01924 200799

info@miscarriageassociation.org.uk

www.miscarriageassociation.org.uk

Twins Trust

Bereavement support group

01252 332 344

enquiries@twinstrust.org.uk

<https://twinstrust.org/bereavement.html>



***“You have been such a big help during this time.
I don’t know how I can express my gratitude.
This means a tremendous amount to me.”***

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