
Dealing with financial matters following a loved one's death

What you need to consider

It is hard to think clearly about many things, including financial issues, when you're grieving the sudden loss of a loved one. To assist you at this time, WorkSafe Victoria (WorkSafe) has produced this information sheet which outlines some of the important matters you need to deal with.

Burial or Cremation costs

If eligible, the employer's WorkSafe Agent will pay the reasonable costs of the burial or cremation, up to a set limit. You can establish who the Agent is by asking the employer, contacting the WorkSafe Advisory Service or WorkSafe's Family Support Service. See the *How to make a claim for entitlements following a workplace death* information sheet for further details

WorkSafe entitlements

Make enquiries about WorkSafe entitlements. See the *How to make a claim for entitlements following a workplace death* information sheet for further information.

Centrelink

If you're in a difficult financial position, you may wish to call Centrelink on 131 021. They can advise if you're entitled to any financial assistance.

Urgent bills

In emergency circumstances, regular payments such as house or other loan payments or direct debit bill payments can sometimes be suspended for a period of time. Contact your financial institution/s or credit service provider/s to see if this can be arranged.

A will

Check if your loved one made a will. Your family lawyer or the State Trustee may hold the original copy of the will or be able to provide you with advice if a will hasn't been prepared.

Current superannuation

Your loved one's employer may have paid contributions into a superannuation fund. If you already know which fund they were a member of, you should contact the organisation immediately to ensure that entitlements to benefits are processed as soon as possible. If you are unaware of the fund, contact your loved one's employer or union for assistance to find out the name and contact details.

Previous superannuation

It is possible that your loved one had contributions paid by previous employers into other superannuation funds and lost contact with them. If you think this might be the case, you can contact the Australian Taxation Office Lost Members Register by calling 131 020.

Life insurance

Your loved one may have had one or more life insurance policies. It is worthwhile checking whether your loved one's superannuation included a life insurance policy.

Financial advice

It may be helpful for you to make an appointment for financial counselling to help you to plan ahead. There are several organisations that provide financial counselling (some free of charge).

Death certificate

You may find that it is difficult to work out any financial matters until you have received your loved one's death certificate. The release of a death certificate may take several weeks, though it is possible to request an interim death certificate. Some deaths are investigated by the Coroner. After the Coroner has established a cause of death, your loved one's death will be formally registered with Births, Deaths and Marriages. A death certificate will then be issued and sent to the senior next of kin (see definition provided in *Information for the first week information sheet*).

Resources

Who to contact for assistance?	What for?	Contact number?
Australian Taxation Office www.ato.gov.au	<ul style="list-style-type: none"> To establish if your family member had any lost superannuation funds 	131 020 for superannuation enquiries.
Centrelink	<ul style="list-style-type: none"> Information about possible entitlements for benefits. Online publications including, Help after a death in the 'Individuals' section of the website 	131 021 www.centrelink.gov.au
Current and previous superannuation funds	<ul style="list-style-type: none"> Entitlement to superannuation contributions. Any life insurance associated with super fund/s 	Find in superannuation fund documentation or in White Pages phone directory.
Family solicitor or Public Trustee (State Trustees)	<ul style="list-style-type: none"> Help with locating a will, or what to do if there is no will 	(03) 9667 6444
Life insurance company (if applicable)	<ul style="list-style-type: none"> Any life insurance payable 	Find in White Pages phone directory.
Union (if your loved one was a member)	<ul style="list-style-type: none"> To advise of any benefits available 	Find in White Pages phone directory.
Your financial institutions	<ul style="list-style-type: none"> Possibly arrange for suspension of regular payments for a period of time 	Find in White Pages phone directory.
WorkSafe Advisory Service	<ul style="list-style-type: none"> Assistance to identify the WorkSafe Agent Information about how to make a claim 	Freecall 1800 136 089 or (03) 9641 1444.
WorkSafe Family Support Service	<ul style="list-style-type: none"> Counselling, support and referral Information and liaison about WorkSafe processes Assistance to link with community resources 	(03) 8663 5460

WorkSafe Victoria

Advisory Service

222 Exhibition Street
Melbourne 3000

Phone.....03 9641 1444
Toll-free.....1800 136 089
Email.....info@worksafe.vic.gov.au

Head Office

222 Exhibition Street
Melbourne 3000

Phone.....03 9641 1555
Toll-free.....1800 136 089
Website.....worksafe.vic.gov.au

Local Offices

Ballarat.....03 5338 4444
Bendigo.....03 5443 8866
Dandenong.....03 8792 9000
Geelong.....03 5226 1200
Melbourne (628 Bourke Street)
.....03 9941 0558
Mildura.....03 5021 4001
Mulgrave.....03 9565 9444
Preston.....03 9485 4555
Shepparton.....03 5831 8260
Traralgon.....03 5174 8900
Wangaratta.....03 5721 8588
Warrnambool.....03 5564 3200

WorkSafe Agents

ALLIANZ Workers' Compensation (Vic) Limited

Level 26, 570 Bourke Street,
Melbourne 3000
Ph: (03) 9234 3800
Fax: (03) 9234 3760
Freecall 1800 240 335

GIO Workers' Compensation (Victoria) Ltd

Level 14, 447 Collins Street,
Melbourne 3000
Ph: (03) 9860 3555
Fax: 1300 133 180
Freecall 1800 817 969

Cambridge Integrated Services Victoria Pty Ltd

Level 10, 390 La Trobe Street,
Melbourne 3000
Ph: (03) 9947 3000
Fax: (03) 9947 3005
Freecall 1800 801 070

QBE Workers Compensation (Vic) Limited

Level 8, 628 Bourke Street,
Melbourne 3000
Ph: (03) 9246 2444
Fax: (03) 9246 2400
Freecall 1800 817 820

Gallagher Bassett Workers Compensation Vic Pty Ltd

Ground Floor, 50 Queen Street,
Melbourne 3000
Ph: (03) 9297 9000
Fax: (03) 9297 9010
Freecall 1800 774 377

CGU Workers Compensation (Vic) Limited

Level 5, 477 Collins Street,
Melbourne 3000
Ph: (03) 8630 1000
Fax: (03) 8804 9429
Freecall 1800 066 204

For information about WorkSafe in your own language, call our Talking you Language service

廣東話.....1300 559 141
Ελληνικά.....1300 650 535
Македонски.....1300 661 494
Italiano.....1300 660 210
普通话.....1300 662 373
Српски.....1300 722 595
Español.....1300 724 101
Türkçe.....1300 725 445
Việt Ngữ.....1300 781 868
العربية.....1300 554 987
English.....1300 782 442
Other.....1300 782 343