

widower who qualifies, up to **ten (10)** dependent children may receive benefit at the same time. If there are more dependent children, they may become eligible for receipt of benefit as older children attain age 16 years, or 21 years, as the case may be, and their benefits are stopped.

**C. All unmarried orphans** who were dependent on the deceased insured person at the time of his/her death, are entitled to Survivors' Benefit, if:

- i) they were children of the deceased, whether legitimate, illegitimate, adopted or stepchildren; and
- ii) they are younger than age 16 years, or age 21 years if receiving full-time education or training for which they are not being paid; and
- iii) they were either living with, or were maintained by the deceased at the time of his/her death.

**D. Parents** of a deceased insured person would be entitled to Survivors' Benefit, if:

- i) he, she or they were maintained by the deceased; and
- ii) there are no other survivors, i.e., widow/widower, dependent children or orphans, who qualify for the benefit; and
- iii) he, she or they are invalids or, being older than 40 years, are not able to be economically employed other than carrying out domestic duties in the home.

The rate of payment for parents is 50 percent for each parent. Both may receive the benefit if each qualifies.

#### **HOW AND WHEN TO CLAIM**

A claim for Survivors' Benefit must be made within three

months of the date of death of the insured person in respect of whom the claim is being made. Claims by spouses and parents submitted after the expiration of the 3-month period will be summarily disallowed; they will, however, be forwarded to the "Late Claims Committee" for review. If you submit a late claim, you will be required to provide written explanation for the lateness.

Note that the "Late Claims Committee" is part of the legislated appeal process, consequently, decisions of the Committee relative to late claims cannot be further appealed.

Survivors Benefit claim forms are available from all NIB's Local Offices and online. You will be required to produce certain supporting documents, for example death certificate, the child(ren)'s birth certificate(s), and marriage certificate.

Note that benefit cannot be paid in respect of the presumed death of a person who has disappeared unless and until the Court makes a Declaration of Death. Such a declaration by the Court will enable a Death Certificate to be issued. For the purpose of Survivors Benefit, the missing person will be considered to have died on the State's declared date.

#### **CONTINUING ELIGIBILITY**

The law requires that every person receiving Survivors' Benefit be verified **at least twice each year**.

#### **FURTHER INFORMATION**

This leaflet gives basic information on Survivors' Benefit; for further details, please refer to the National Insurance Act & Regulations (Chapter 350) Statute Laws of The Bahamas.



**Survivors Benefit**  
**"For the Loved Ones**  
**Left Behind"**

Revised July 2012

# Survivors Benefit

**Survivors' Benefit** is paid monthly to the dependent survivors of a deceased insured person. "*Survivors*" must have been dependent on the deceased at the time of his/her death and all other conditions must be satisfied at the time of his/her death as well. Dependency is defined and determined by the criteria set out in the National Insurance Benefits Regulations.

## CONTRIBUTION CONDITION

Survivors' Benefit is payable where the **deceased insured person** had **paid at least 150 contributions** into National Insurance since the programme began.

## WHO QUALIFIES?

Survivors' Benefit is paid to the surviving dependents in the following priority order:

- i) **widow/widower**;
- ii) **dependent children** under age 16, or under age 21 if still in school full-time;
- iii) **unmarried orphans** under age 16, or under age 21 if still in school full-time or part-time;
- iv) **unmarried children who are not children of the deceased person**, but who were dependent upon him/her, under age 16, or under age 21 if still in school full-time, or are **invalids**; and
- v) the **parents**.

## WHAT IS THE PAYMENT?

**A.** The **widow/widower** of a deceased insured person would receive 50 percent of the Survivors' Benefit, if he/she satisfies at least two conditions - that he/she:

- \* Was dependent on (supported by) the deceased

spouse; and

\* Was either:

- i) an invalid or is older than 40 years of age and incapable of earning more than half the insurable wage ceiling; or
- ii) (in the case of the widow) was pregnant by her late husband at the time of his death; or he/she
- iii) has the care of a child of his/hers/theirs who is:
  - a. younger than age 16 years; or
  - b. older than age 16 years but younger than age 21 years, and receiving full-time education or training for which he/she is not being paid; or
  - c. an invalid.

After the benefit has been awarded, one of the above-mentioned conditions must continue to exist for payment to continue. In the case of widows or widowers who after 1999 qualify because they have the care of qualifying children, the benefit will stop when those children cease to be eligible for the benefit.

Survivors' Benefit is not awarded to a widow/widower if the marriage to the deceased took place after the deceased was awarded Retirement or Invalidity Benefit. Payment of Survivors' Benefit to a widow/widower ceases if she/he remarries or co-habits.

As of January 1, 2011, a widow/widower who qualifies to receive Survivors Benefit and qualifies to receive his/her own benefit (Retirement or Invalidity) may now get his/her own entitlement and a portion of the Survivors

Benefit. Prior to January 1, 2011, he/she could only get one - the higher of the two.

A widow/widower who does not qualify for Survivors Benefit can now qualify for a one-time **Survivors Grant**.

**B. Dependent children of the deceased insured person** are entitled to Survivors' Benefit, provided that they are unmarried and are:

- i) younger than age 16 years; or
- ii) older than age 16 years but younger than age 21 years and receiving full-time education or training for which they are not being paid; or
- iii) invalids.

Where the total benefit entitlement is not taken up in any combination of claimants mentioned above, the available benefit may be paid to unmarried children who, though not biological or adopted children of the deceased, were either living with the deceased at the time of his/her death, or were being maintained by him/her.

\* These **unmarried children** must also be:

- i) younger than age 16 years; or
- ii) older than age 16 years but younger than age 21 years, and receiving full-time education or training for which they are not being paid; or
- iii) invalids.

**PLEASE NOTE:** *Where there is a widow/widower who qualifies for benefit, **only five (5)** dependent children may qualify for payment at the same time. Where there is no widow/*