## DEFENCE FORCES BEREAVEMENT HANDBOOK

## **INTRODUCTION**

Bereavement is an unfortunate reality that all members of the Defence Forces and their families will face at some point in their lives. Becoming aware of the effects of bereavement can help us come to terms with the notion of death and increase our own understanding of the emotional consequences of loss in others.

In most instances, such deaths will be unexpected and/ or shocking to those affected by the tragedy. Additionally, the suddenness and/or manner in which a death occurs can attract attention from a number of sources. This can intensify the feeling of loss that families, friends and colleagues will undoubtedly experience.

Dealing with bereavement, grief and loss is an inevitable and normal part of life and work. It is a painful reality which all of us have to face at some point in our lives.

## AIM OF THIS HANDBOOK

This handbook aims to identify the supports currently in place to assist a bereaved individual and the efforts of the Defence Forces to help our personnel and their families. The document may also help identify other supports available outside the Defence Forces. The document mainly outlines the practical supports available and is not an exhaustive list. Unit Commanders are issued with detailed guidelines to assist their understanding of bereavement and the bereaved.

#### **TYPES OF GRIEVING**

Bereavement can take many forms such as natural death, an accidental or sudden death, death by suicide, the death of a baby or a miscarriage. Additionally, there are other forms of grieving outside bereavement such as the breakup of a relationship, a loved one suffering from a terminal illness or a catastrophic or serious injury. Each loss is unique to the individual and may bring its own type of grief which may have the following effects:

**Physical effects**: tiredness, sleep disturbances, crying, lack of enthusiasm and appetite

disturbances

**Emotional effects:** sadness, anger, relief, guilt or loneliness

Psychological effects: difficulty in concentrating, disbelief, confusion, preoccupation with

the person who has died, dreaming of the deceased person

**Spiritual Effects:** trying to make sense of what has happened, hostility towards God,

searching for meaning and questioning.

## THE GRIEVING PROCESS

The Defence Forces acknowledges that each person's grief is unique and individual to that person. Some persons are very private and do not want everyone to know their business, while others prefer to talk openly about what has happened to them. Both are appropriate.

On the whole, individuals tend to negotiate the following main issues in the grieving process:

- Accepting the loss
- Experiencing the pain
- Adjusting to an environment without the deceased
- Finding a new emotional place for the person who has died.

There is no set formula for coping with grief. As well as emotional issues arising, a number of practical matters have to be dealt with sooner perhaps than the bereaved person is in a position to do.

The single most important factor in coming to terms with grief is social support. While the grieving process is individual, the support of friends, family, colleagues and others both in the workplace and outside of it is very important. This support can be:

- practical, such as sharing some work tasks, doing the shopping or school run;
- social, such as continuing to invite or include the person on social events; and / or
- emotional, such as checking in with the person from time to time.

## BEREAVED SERVING MEMBERS

#### ROLE OF THE DEFENCE FORCES

The aim of this handbook is to provide an important foundation on which a supportive response to grieving members is available.

- The Chain of Command is available to assist in any way a member following bereavement. Unit Commanders' Guidelines on Bereavement have also been issued to assist the Unit Commander in his/her duty of care for personnel under his/her command. This is a comprehensive aid that encompasses a large body of expertise.
- Personnel are encouraged to assist bereaved colleagues upon their return to duty.
- Personnel who have any concerns about how the grieving process will impact on their work performance are encouraged to communicate to superiors, colleagues and Barrack Personnel Support Service Officers (BPSSOs) so as to ensure that necessary supports are put in place.
- We will ensure that any training necessary or required in understanding bereavement will be provided.
- We will make personnel aware of the Defence Forces' policies and entitlements.

#### ROLE OF THE UNIT COMMANDER

The Unit Commander has an important role in supporting personnel bereavement. It is vital therefore that Unit Commanders are aware of their role in this regard and that they are capable of responding to such a circumstance using good judgment. A number of situations can occur:

- A serving member can suffer the loss of a loved one through bereavement.
- A colleague may have died and members need support and guidance to deal with that situation.
- Personnel might seek guidance on how to best assist a bereaved colleague on their return to duty.

Unit Commanders need to makes themselves familiar with the Unit Commanders' Guidelines on Bereavement and Serious Injuries.

## ROLE OF THE PERSONNEL SUPPORT SERVICE

The Personnel Support Service (PSS) is a confidential information, education, support and referral service designed to give DF personnel and their families access to information and services both from within the military community and outside it.

All PSS personnel conform to a prescribed Code of Ethics and confidentiality in their dealings with clients at all times.

The PSS is staffed by professionally qualified Barrack Personnel Support Service Officers (BPSSOs) and Occupational Social Workers (OSWs) who have experience in dealing with a range of psychosocial issues which may impinge on the serving member's mental health and wellbeing. The PSS provides immediate help to service personnel and their families on a broad range of issues at a time of crisis.

Each Brigade/ Formation has assigned to it a civilian Defence Forces OSW whose role is to provide assistance and support to service personnel and their families.

The PSS has an office in each of the Defence Forces' 12 stations throughout the country.

The PSS, together with the Chaplaincy Service, is available to provide support and assistance to personnel at times of bereavement. When bereavement occurs, the PSS may provide the following support where required:

- Home visits to bereaved staff members or to next-of-kin (in the event of the death of a serving member).
- Practical help and advice on accessing social welfare entitlements.
- Support for a serving member and his/her colleagues in relation to return to work following bereavement.
- Advocacy role, where required, in liaising with the Defence Forces Benevolent
   Fund to secure confidential financial help towards funeral costs, etc.
- Critical Incident Stress Debriefing in the event of a traumatic death in service.
- Referral to be reavement counselling services, if required.

#### ROLE OF THE CHAPLAINCY SERVICE

The Defence Forces Chaplaincy Service provides pastoral care and spiritual support to bereaved military families on a daily basis. Their expertise and experience in the area of grief allows them the opportunity to journey with families through difficult times. They engage at all levels of faith and none and help families to organise and celebrate the lives of departed loved ones with dignity, compassion and understanding. Their knowledge of ritual and liturgy allows them to engage with families of multi-faith and none, to ensure all funeral rites and norms are afforded to the deceased in accordance with their family wishes, their beliefs or none. All bereaved families are given the supports needed to help them understand the protocols that are associated with the death of a serving member of the Defence Forces, either at home or overseas. The Service acknowledges and is respectful of the fact that no death is alike and every family is unique. Information on the Chaplaincy Service is publicly available at <a href="https://www.militarychaplaincy.ie">www.militarychaplaincy.ie</a>.

## BEREAVED PERSONNEL'S RETURN TO DUTY

Returning to duty following a death is one of the immediate challenges facing those who have been bereaved. Bereaved personnel can be helped enormously by both their Unit Commanders and colleagues in many small but significant ways such as:

- A kind word
- An acknowledgement of a task achieved
- An offer of help to share the workload.

By offering support which is both practical and sensitive to the needs of the bereaved personnel, Unit Commanders and colleagues can help with the process of re-adjustment to duty in the early days following bereavement.

## HELPING A BEREAVED COLLEAGUE ON THEIR RETURN TO DUTY

The following guidelines might be helpful to Unit Commanders and colleagues in supporting a bereaved member in their return to duty:

- Acknowledge the return to duty. Talk to your bereaved member about the death and funeral.
- Allow the bereaved person to talk. Repetition of details of the illness, death and funeral are common and perfectly normal.
- Allow time to adjust. The Unit Commander may need to discuss tasks or duties
  with the bereaved member. It may be helpful to restructure work duties in the
  short term, subject to the exigencies of the service, as a support to the bereaved
  staff member in the early days after a death.
- Inform the staff member of the Defence Forces Bereavement Policy.
- Be flexible in responding to the needs of the bereaved staff member. Staff
  returning to work usually have to re-organise their lives to a great extent and this
  can add to distress.
- Be aware that lower self-esteem is a feature of bereavement and the bereaved can be helped to regain their confidence by continual reassurance.
- Offer support and sympathy but do not expect miracles. Grieving is normal,
   painful and can take a long time to work through.

• Include your bereaved colleague in work and social activities – even where they turn down an invitation, still continue to include them.

## **HEALTH & SAFETY**

The Defence Forces is committed to safeguarding the safety, health and welfare of its personnel.

- **a.** The health and safety of all members of the Defence Forces is a priority and is particularly important considering the environments that members may be required to work in.
- **b.** Any member concerned about their ability to safely conduct their duties following the loss of an immediate relative or friend should discuss this with a colleague or a superior.
- **c.** Unit Commanders may request that a member of the Defence Forces meet the Defence Forces Psychologist before resuming full duties.

## LEAVE ENTITLEMENTS

## **PAID LEAVE**

## **Special Leave**

- **a.** Special leave with pay and allowances not exceeding 5 working days may be granted to a member on the occasion of the death of a spouse or child of the member.
- **b.** Special leave with pay and allowances not exceeding 5 working days may be granted to fathers in the event of a stillborn or pre-natal death of a child after 24 weeks of pregnancy.
- c. Special leave with pay and allowances not exceeding 3 working days may be granted to a member on the occasion of the death of an immediate relative (other than a spouse or child) or, in exceptional circumstances, of a more distant relative where the member has lived for a considerable time in the same house as the

- deceased, up to the time of death or where the member is the only relative available to take charge of the funeral arrangements.
- **d.** Special leave with pay and allowances not exceeding 1 working day may be granted to a member on the occasion of the death of an aunt, uncle, niece or nephew
- e. Where a member of the Defence Forces has to travel abroad to make funeral arrangements in respect of an immediate relative, special leave with pay and allowances in excess of the limits prescribed above may be granted at the discretion of DCOS(Sp).

#### **Annual Leave**

• In the event of a death of an immediate relative, a member <u>may</u> be facilitated in taking annual leave at short notice to supplement their special leave. Requests of this nature should be communicated to the Unit Commander for decision.

#### **UNPAID LEAVE**

A member of the Defence Forces <u>may</u> be granted special leave without pay and allowances for domestic reasons at the discretion of DCOS (Sp) subject to certain conditions and upper limits. The information pertaining to unpaid special leave for domestic reasons is outlined in Administrative Instruction A11 Paragraph
 427. It must be noted that special leave in this instance will be subject to the exigencies of the service.

## DF PSS IKON LINK TO GUIDELINES FOR HELPING THE BEREAVED RETURN TO THE WORKPLACE

https://ikon.defenceforces.net/dfhq/spdiv/j1hrms/Documents/1.08\_PSS/Tip%20Sheets/Guidelines-For-Helping-The-Bereaved-Returning-to-the-Workplace.pdf

## BEREAVED FAMILIES

The Defence Forces is committed to being as supportive as possible to bereaved families of personnel who have died while serving. This part of the bereavement handbook seeks to inform bereaved families of what this support will consist of.

#### APPOINTMENT OF A LIAISON OFFICER

Upon the death of a serving member, a Liaison Officer will be appointed to the bereaved family. Often, the Liaison Officer will be a former colleague of the bereaved family. The same person will remain in the role of Liaison Officer for as long as is needed and is the main point of contact between the family and the Defence Forces.

He/ she will ascertain if the family wish to have a military funeral and will advise them of what this entails. He/ she will advise the family on what financial assistance is available towards funeral expenses. If required, he/ she will help ascertain what other financial benefits are available to the family, for example, in cases where the deceased person was a member of either CAOGA Insurances or CAFNBO (Cumann Árachas Fear na Buan Óglaigh). He/ she is responsible for ensuring that the Personnel Support Services (PSS) are introduced and engaged with the family in the provision of other supports to it as may be deemed appropriate. He/ she also ensures that the Formation Chaplain is introduced to the family as soon as possible after the Defence Forces become aware of the death. The Liaison Officer guides the family on counselling services available from the PSS and Chaplaincy Service.

#### **FUNERAL EXPENSES**

Reasonable expenses in relation to the death of a serving member will be paid by the Defence Organisation. These expenses are prescribed in Defence Forces Regulation A.10. As regulations are subject to change from time to time it is important that a bereaved family seeks clarification from the Liaison Officer in this regard when planning a funeral.

Where a grave needs to be purchased, it will be registered in the name of the next-of-kin.

#### PENSION AND DEATH GRATUITY ENTITLEMENTS

It is the aim of the Defence Organisation that benefit entitlements to the bereaved next-of-kin are processed for payment in as short a timeframe as possible after death, subject to relevant documentation, to include the death certificate, being provided in a timely fashion.

Entitlements are related to the conditions of service relevant to the deceased service member.

The Liaison Officer will seek relevant information for the next-of-kin in this regard.

## PROBATE AND FINANCIAL MATTERS

While professional advice is a requirement in specific probate and financial issues this section gives general information that might be useful. The information has been compiled using information available from the Courts Service and from the Citizens Information Board. Additional information is available from the Citizens Information Board, <a href="https://www.citizensinformation.ie">www.citizensinformation.ie</a>, or the Courts Service, <a href="https://www.courts.ie">www.courts.ie</a>.

#### **REGISTERING A DEATH**

The Civil Registration Act 2004 places responsibility for the registration of a death upon any of the next-of-kin by blood or by marriage. Often this responsibility is not clear to the bereaved person or they are not in a position to take on board what their obligations are.

Upon the death of a person following illness, a Registered Medical Practitioner who treated the person during their illness, must complete Part 1 of a Death Notification Form. He/ she must give this form to a relative, who must then complete Part 2 of the Death Notification Form. The relative must give the form to any Registrar of Births, Deaths and Marriages as soon as possible but no later than three months from the date of death. The relative is required to sign the Register of Deaths in the presence of the Registrar.

In cases where a person was not being treated by a doctor during their last illness or in cases of unexplained sudden or violent death, the death must be referred to the coroner who will arrange for the death to be registered. This can cause a delay in the issue of a death certificate. The Coroner's Office can issue an interim certificate of death, which can often suffice until the official death certificate is available.

A death certificate currently costs €10 and further copies are charged at a lower rate. If you are registering the death, it is useful to get several copies of the Death Certificate at the same time.

#### **FUNERAL COSTS**

One of the most immediate expenses following a death will be funeral related expenses. Funeral accounts are normally presented by the funeral company within a couple of weeks after a funeral takes place and the family is asked to settle within a matter of weeks. Sometimes families may experience difficulty in this area.

In cases where a member of the Defence Forces dies while serving, the reasonable funeral expenses as prescribed for in Defence Forces Regulation A10 will be paid by the Defence Organisation. As Defence Forces Regulations are liable to change, bereaved military families should seek confirmation from their Liaison Officer as to what is covered when planning the funeral.

Some people may have organised a pre-paid funeral plan with a particular funeral company and they should keep details of this in their financial/ estate records.

If the person who died held money jointly with a spouse, the funds should be released by the relevant financial organisation immediately in most cases. If the account is held jointly with a person other than a spouse (e.g. the deceased is a brother, parent or partner) talk to the bank or building society. It may be possible for them to pay the funeral bill directly from funds held in the deceased's account.

Various financial institutions impose limits above which they will usually seek a Grant of Probate or Letters of Administration before they will release the balance of the funds. This can be distressing for a bereaved person because they have to go through the Probate process for the sake of a relatively small account or insurance policy.

## FINANCIAL HELP AND ASSISTANCE

Some people may be entitled to a Bereavement Grant (currently €850) from the Department of Social Protection where the person who died, or his/ her spouse, has paid the relevant social insurance contributions.

If you do not qualify for a Bereavement Grant you may be entitled to get assistance towards the funeral expenses under schemes operated by the Health Services Executive. No social insurances are required for such payment as it is based on the means of the person responsible for paying the funeral bill.

#### DEFENCE FORCES BENEVOLENT FUND

Former members of the Defence Forces or their dependants may make application to the Defence Forces Benevolent Fund in cases where there is financial hardship.

## HOUSEHOLD AND CAR INSURANCE

You should notify the insurer if the house is to be left empty for any length of time.

You should be aware that named drivers on the deceased's insurance may no longer be insured to drive. Check with the insurer.

## PROBATE AND TAX

Where a person finds they need Probate in order to collect assets and administer an estate they may choose to do it themselves by Probate Personal Application, or, if the estate is complex, they may choose to use a solicitor. There may be a substantial difference in costs and they should request an estimate from a solicitor before they engage in the process. Sample fees for a Probate Personal Application are available on the Courts Service website, <a href="https://www.courts.ie">www.courts.ie</a>.

Depending on the relationship to the person who died, there may be a Capital Acquisitions Tax liability. These thresholds are subject to periodic change and you should refer to <a href="https://www.revenue.ie">www.revenue.ie</a> for current thresholds.

## WHEN PROBATE HAS BEEN GRANTED

Following the issue of a Grant of Probate or Administration there is a certain amount of administration to be done, including collecting up the assets, paying any outstanding bills, debts or taxes and ensuring that beneficiaries receive their benefit from the estate. There may also be the need to carry out an Assent of the property from the name of the deceased person. It is recommended that a solicitor be engaged to do this.

## **USEFUL CONTACT DETAILS**

# BARRACK PERSONNEL SUPPORT SERVICE OFFICERS (BPSSO) CONTACT DETAILS

- Defence Forces Headquarters (DFHQ), McKee Barracks, Dublin 7, Tel: 01-8042755
- Collins Barracks, Cork, Tel: 021-4514109
- Sarsfield Barracks, Limerick, Tel: 061-314233
- Stephens Barracks, Kilkenny, Tel: 056-7721174
- Dún Uí Mhaoilíosa, Galway, Tel: 091-743700
- Cathal Brugha Barracks, Dublin, Tel: 01-8046435
- McKee Barracks, Dublin, Tel: 01-8046185
- Aiken Barracks, Dundalk, Tel: 042-94332295
- Custume Barracks, Athlone, Tel: 090-6421288
- Finner Camp, Ballyshannon, Tel: 071-9841488
- Defence Forces Training Centre (DFTC), Curragh Camp, Tel: 045-445053
- Air Corps, Baldonnel, Co. Dublin, Tel: 01-4037531
- Naval Base, Haulbowline, Co. Cork, Tel: 021-4864922

## SOCIAL WORKER CONTACT DETAILS

- Principal Social Worker, DFHQ, McKee Barracks, Dublin 7, Tel: 01-8042753
- 1 Brigade, Collins Bks, Cork, Tel: 021-4304711
- 2 Brigade, Cathal Brugha Bks, Dublin 6, Tel: 01-8046346
- Defence Forces Training Centre, Curragh Camp, Tel: 045-4414455.
- Air Corps, Casement Aerodrome, Baldonnel, Co. Dublin, 01-4037531
- Naval Service, Haulbowline, Cobh, Co. Cork, Tel: 021-4864921

## CHAPLAINCY SERVICE CONTACT DETAILS

•	McKee Barracks, Dublin 7			01-804 6179/6268
•	Naval Base, Haulbowline, Co. Cork.			021-486 4923
•	Casement Aerodrome, Baldonnel, Co. Dublin			01-403 7536
•	Custume Barracks Athlone, Co. Westmeath			090-642 1277
•	Stephens Barracks, Kilkenny			056-777 2015
•	Aiken Barracks, Dundalk		042-933 1759	
•	DFTC, Curragh Camp, Co. Kild	are	045-4450	071/045-445070
•	Renmore Barracks, Galway	091-75115	6 ask for	extension 1815
•	Collins Barracks, Cork	01 804600	0 ask for e	extension 4177
•	Cathal Brugha Barracks, Rathmines, Dublin 6.		01-8046484	
•	Finner Camp, Bundoran, Co. Donegal.		071-9842294	
•	Sarsfield Barracks, Limerick	01 804600	0 ask for e	extension 4368
•	Office of the Head Chaplain		01	8042637/2638

#### **EXTERNAL SUPPORTS**

There are a number of agencies and websites available external to the Defence Forces that may also be of assistance in the bereavement process. Some organisations that specialise in coping with bereavement are listed below:

- i. Bereavement Counseling Service www.bereavementireland.com
- ii. Irish Hospice Foundation www.hospice-foundation.ie
- iii. Barnardos www.barnardos.ie
- iv. Anam Cara www.anamcara.ie
- v. Miscarriage Association of Ireland www.miscarriage.ie
- vi. Rainbows Ireland www.rainbowsireland.com
- vii. Citizens Information Board www.citizensinformation.ie
- viii. Aftering www.aftering.com