

Paying for funeral and memorial services

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Introduction

When liability is accepted for a work-related death, Comcare becomes liable for reasonable costs associated with the deceased employee's funeral or memorial service. Funeral or memorial service expenses are paid under section 18 of the SRC Act. The amount payable is based on an annually indexed [statutory rate](#) based on the Consumer Price Index. Comcare can reimburse up to this amount. However, any costs over the statutory rate are the responsibility of the employee's estate.

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Reimbursement of funeral expenses

Costs are reimbursed to the person who paid for the cost of the funeral (usually the dependant) or to the person who carried out the funeral (the funeral director). Funeral expenses are paid when we receive a receipt from the claimant or an invoice from the funeral director/parlour.

You need to have regard for local costs for funerals, as well as the reasonable costs for a funeral. Comcare will not pay for 'extras' that family members may request, such as special handles on coffins, coffins made from particular timbers, headstones, food and drink etc.

Process for reimbursement of funeral expenses

If you receive an invoice or receipt for funeral or memorial services expenses, you need to forward the invoice/receipt to [CAIS - Reconciliations](#) for payment once liability for the death is accepted.

Prepaid funerals

Funeral costs may be pre paid for by the deceased employee prior to their death, In such a case, Comcare is not liable to pay compensation for funeral costs or to reimburse the executor/administrator of the deceased employee's estate or the deceased employee's dependant(s). This is because the executor/administrator or dependant(s) is not liable for the costs of the funeral.

Funerals paid for by an insurer

An employee may purchase a funeral insurance policy in which an insurer is liable to pay for funeral expenses on the employee's death. In such a case, Comcare would be liable to pay compensation in respect of funeral costs. The insurer can have their costs reimbursed up to the [statutory cap](#). This falls under section 18(1) of the SRC Act. The section states that Comcare is liable to pay compensation in respect of the employee's funeral costs **to the person who paid the cost of the funeral**.

An insurer may refuse an insurance claim or only make a partial payment under a policy. In that case, the executor/administrator of the deceased employee's estate, or the deceased employee's dependant(s) would be liable for some of the funeral costs. Comcare would be liable to pay compensation for funeral costs paid by the executor/administrator or the dependant(s). The amount of compensation would be capped at the [indexed amount](#).

Memorial services

In circumstances where there is no body for burial, payment for a memorial service is made in the absence of a funeral, as per the statutory rate at the date of death.

Transporting the deceased's body home

Costs associated with transport of the deceased employee's body are considered and paid separately under section 16 of the SRC Act.

Costs of transporting a deceased employee's body where he or she has died interstate, may be covered by the deceased employee's employer. For an employee deployed overseas, special conditions may apply. If such a situation arises, you should discuss this with your Assistant Director.

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