

# Death and funeral benefits

## Losing a family member

Losing a family member in a motor vehicle accident is a traumatic and difficult experience.

The Motor Accidents (Compensation) (“MAC”) Scheme can provide a range of compensation including Lump Sum Death benefits, financial support for dependents and Funeral benefits in the case of a motor accident fatality.

TIO can help you to understand the Death and Funeral benefits available, how to complete the claim form, and explain what additional information you may need to provide to access these benefits. The types of benefits available to you will depend on your family's circumstances and there are limits to benefits available.

## Lump sum death benefits

Following the death of a family member in a motor vehicle accident, Lump Sum Death benefits may be available for a surviving spouse, de facto partner, dependent children or parents depending on the circumstances. There are certain criteria for us to determine dependency.

Death benefits are calculated at 156 times the average weekly earnings for all employees' total earnings in the Northern Territory (AWE). This figure is reviewed annually, please contact TIO to discuss current rate available and how we can assist you in accessing these benefits.

Lump Sum Death benefits may be reduced if the person killed was not wearing a seatbelt or safety helmet, under the influence of alcohol or a drug, or engaged in risky conduct and recklessly ignored the risk.

## Who is entitled to receive lump sum death benefits?

**Surviving Spouse or de facto partner – with no dependent children:** The Lump Sum Death benefit entitlement is paid to the surviving spouse or de facto.

**Surviving Spouse or de facto partner with dependent children:** The Lump Sum Death benefit entitlement is shared by the surviving spouse or de facto partner and dependent children. Depending on how many dependent children there are, they will each receive 5 or 10% of the total Lump Sum Death benefit. This money will be held by the Public Trustee and available when the child reaches 18 years of age.

**Surviving dependent children only:** The Lump Sum Death benefit entitlement is shared between any dependent children and is held by the Public Trustee and available when the child reaches 18 years of age.

**No surviving spouse, de facto or dependent children:** If there is no surviving spouse, de facto or dependent children, a dependent parent may be entitled to receive the Lump Sum Death benefit.

## Dependent child benefits

If the deceased had dependent children at the time of the motor vehicle accident, fortnightly payments are made to support the dependent children until the age of 16. If the child remains in full time education and does not marry, these payments will continue until they are 21 years old.

The fortnightly payments are calculated at 10% of the AWE. This figure is reviewed annually, please contact TIO to discuss the current rate available.

The fortnightly benefits are paid to the primary care giver of the dependent children.



## Partial exclusions or benefit reductions

Benefits may be reduced if the person killed was not wearing a seatbelt or safety helmet, under the influence of alcohol or a drug or engaged in risky conduct and recklessly ignored the risk.

Benefits may be excluded in circumstances including where the vehicle was stolen, being used unlawfully, being used in connection with an indictable offence, escaping apprehension, using it to inflict death or injury to themselves or another.

## Funeral expenses

The MAC Scheme covers the cost of reasonable funeral expenses up to a maximum of 10% of the annual AWE. This figure is reviewed annually, please contact TIO to discuss the current rate available.

If you are responsible for the funeral costs for someone who was killed in a motor vehicle accident, TIO can either pay the funds directly to a provider or by reimbursement when a tax invoice receipt is provided to TIO.

TIO will be there to support you during this difficult time. Please don't hesitate to contact your MAC Claims Officer if you have any questions or concerns.

## Contact

Phone: 1300 493 506

Monday to Friday, 8.30am-5pm

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