

# Need more help?

Visit the Administrator-General's  
Department at

 12 Ocean Boulevard,  
Kingston

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 **Call Us**  
Flow: (876) 922-1830-3  
Digicel: (876) 618-1542

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 **WhatsApp**  
(876) 552-0054

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 **Online**  
[www.agd.gov.jm](http://www.agd.gov.jm)  
[info@agd.gov.jm](mailto:info@agd.gov.jm)

 **ADMINISTRATOR - GENERAL'S  
DEPARTMENT**  
AN EXECUTIVE AGENCY

## 12 Tips about the Funeral Expense Advance

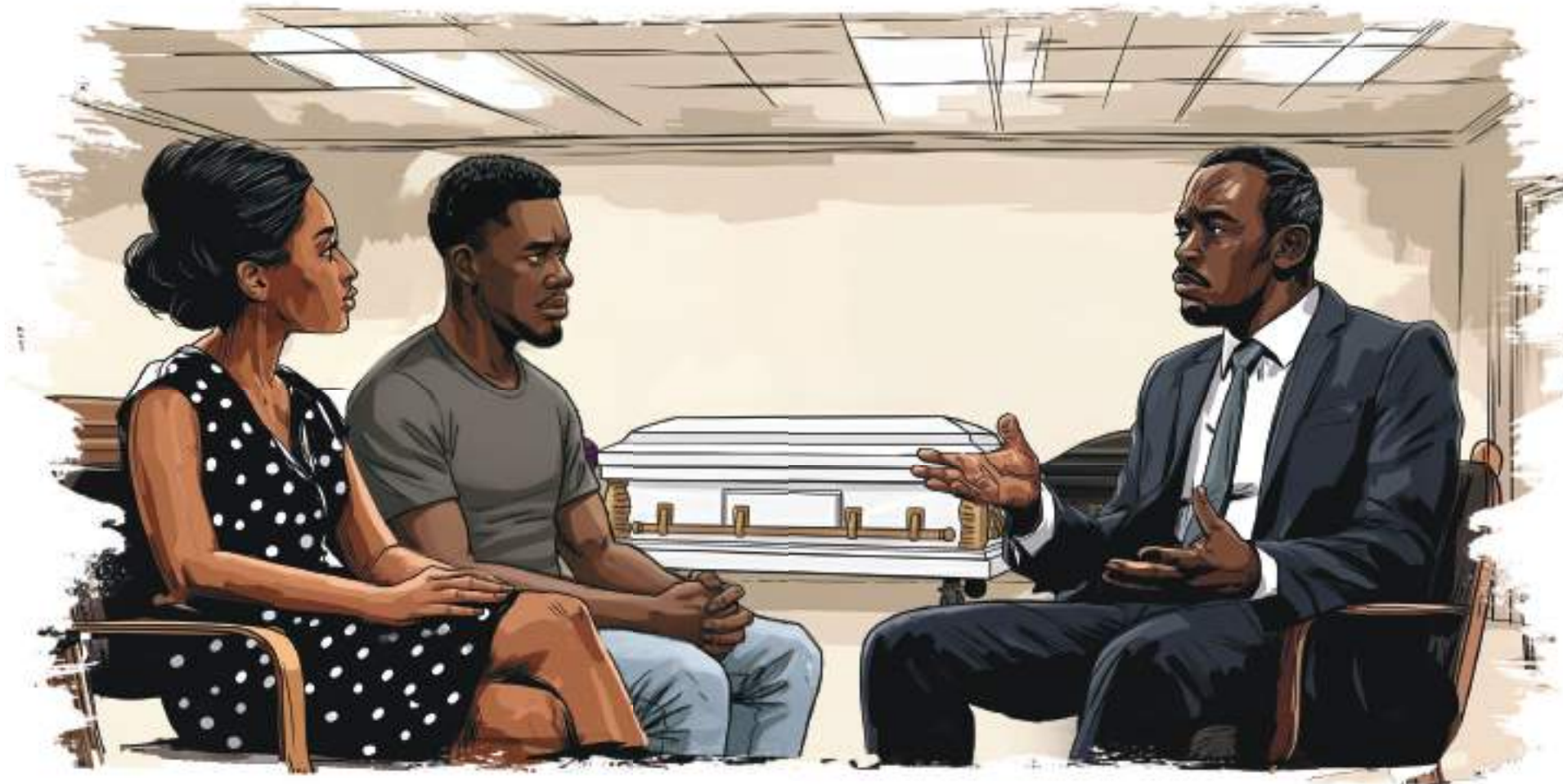
Your guide to paying the funeral bill





**1** If your loved one dies without a Will, you may be able to get money from their bank account or insurance policy to help pay for the funeral. This is called a Funeral Expense Advance.

**2** The Administrator-General can work with the bank or insurance company to pay down on things like storing and preparing the body, the casket, burial spot and other funeral fees.



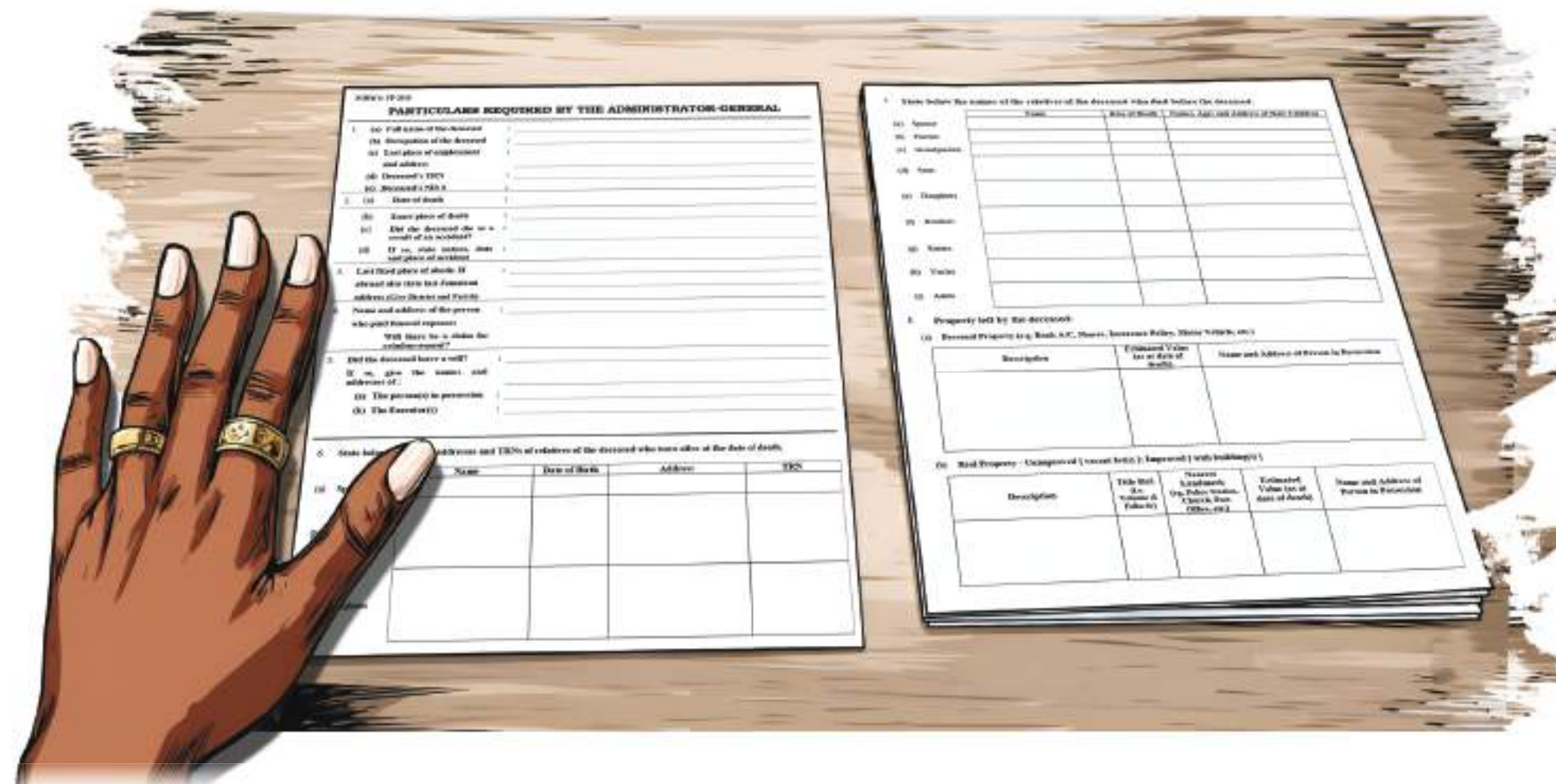
**3** The request must be made before the funeral takes place. Things like ‘dead yard’ or ‘set-up,’ ‘nine-night’ and the repast are not a part of the funeral and must not be put in the request.

**4** You can get up to \$700,000.00 to help pay the bill. This depends on things like how much money is in the account, if any children under 18 years old were in the care of the person who died and if there are any loans to be repaid.



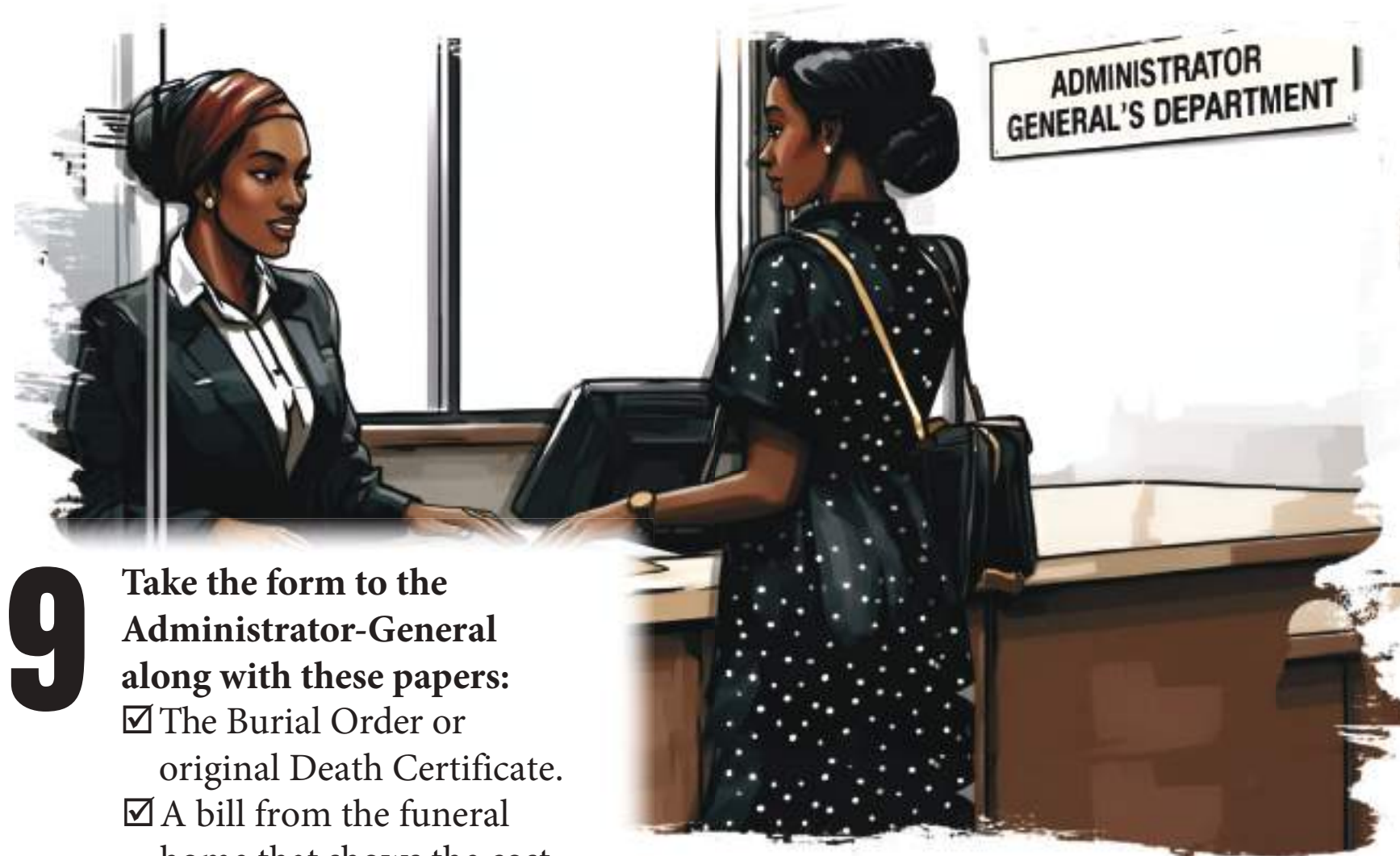
**5** Only the name of the person who died must be on the bank account. It cannot be a joint account.

**6** You will not get anything from the bank account or insurance policy if the person who died left the money to someone.



**7** Download a “Particulars” form at [www.agd.gov.jm](http://www.agd.gov.jm) or collect it at the Administrator-General’s office in Kingston or Montego Bay.

**8** Fill out the form and then take it to a Justice of the Peace or Notary Public to sign it.



- 9** Take the form to the Administrator-General along with these papers:
- ☑ The Burial Order or original Death Certificate.
  - ☑ A bill from the funeral home that shows the cost of each item or service.
  - ☑ A letter from the bank or insurance company that shows how much money is there and if it can be used to help pay for the
  - ☑ A valid ID for the person applying.

**10** The Administrator-General will collect a fee of \$1,500.00.



**11** If all the papers are correct, the Administrator-General gives you a letter to take back to the bank or insurance company.

**12** The bank or insurance company will pay the funeral home by cheque or by bank transfer.