



Financial Support Policy

Sudden Sam



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“Providing support in the aftermath of sudden death – you are not alone.”

Our Vision

Our vision is that Sudden Sam becomes a beacon of support for those enduring the pain and confusion of sudden loss, ensuring that no one faces the challenges of sudden death alone, thereby promoting healing, unity, and resilience within our community.

Our Mission

Our mission is to ensure that, through support from Sudden Sam, families of loved ones who have died suddenly feel supported, both emotionally and financially and that the community, through public awareness, develop a greater understanding and empathy of their suffering.



Our Aims

In respect of Sudden Sam, Financial Support is the act of providing support financially to individuals who have been impacted by a sudden loss and, as a result, are being impacted financially due to no fault of their own.

We aim to provide financial support by paying an invoice in part or in full, as opposed to providing cash/bank transfer direct to the applicant. We appreciate this isn't always possible, and cases will be judged on an individual basis.

Our Financial Support Policy aims to ensure that Sudden Sam provides timely and compassionate financial support to individuals and families impacted by sudden loss. Specifically, this policy aims to:

- **Alleviate Financial Burdens**
Offer financial assistance to cover immediate and essential costs, such as funeral expenses, where life insurance or other financial resources are unavailable.
- **Empower Families During Crisis**
Provide families with financial stability during an emotionally challenging time, enabling them to focus on their emotional and practical needs.
- **Promote Fair and Transparent Support**
Establish a clear, equitable, and transparent framework for assessing financial support applications, ensuring resources are allocated to those most in need.
- **Foster Community Trust**
Demonstrate Sudden Sam's commitment to supporting the community by delivering financial aid that is both impactful and responsibly managed.
- **Evaluate and Improve Services**
Sudden Sam aims to regularly assess the effectiveness of our financial support services and implement improvements based on feedback from beneficiaries and stakeholders to better meet the needs of those we serve.

By achieving these aims, Sudden Sam strives to provide compassionate, effective, and inclusive financial support to all individuals and families impacted by sudden death, helping them to find solace and strength in their time of need.

Legislation and Guidance

Our Financial Support Policy has been created in conjunction and consideration of the following legislation and statutory guidance:

- Charity Commission Rules and Guidance
- Code of Conduct
- Data Protection Policy
- Health and Safety Policy
- Safeguarding
- Trustee Policy
- Emotional Support Policy



Responsibilities and Roles

There are a number of roles involved with the offering of Financial Support at Sudden Sam.

CEO / Chair of Trustees – The CEO, Tom Hanlon, is responsible for overseeing the overall offering of financial support, and ensuring policy is put into practice by all stakeholders. The CEO is accountable for the provision that is offered to users, as well as safeguarding. The role includes:

- Working with the trustees to drive forward Sudden Sam’s Financial Support vision and mission.
- Oversee and maintain the Financial Support referral process.
- Scrutinise quality of Financial Support to ensure users are being positively impacted.

Trustees – Sudden Sam has the following trustees: Susan Hanlon; Andrew Mercer; Paula Mercer; Gaynor Shiels; Tom Hanlon. The trustees are responsible for maintaining the vision of Sudden Sam and assists in ensuring policy is put into practice. Their role includes:

- Work with the CEO to drive forward Sudden Sam’s Financial Support vision and mission.
- Conduct regular trustee meetings, with a Financial Support review being on the agenda – the purpose of which is to review good practice and areas to improve.
- Spread awareness within the community of our Financial Support offering.
- Engage in all relevant CPD in order to increase our training, awareness, and qualifications.

Volunteers – At times, Sudden Sam relies on the support of kind volunteers in order to maintain our service. During community Emotional Support sessions, financial support activities may be utilised (for example, the promotion of life insurance) volunteers are often utilised in order to ensure the service runs smoothly. The role includes:

- Supporting the Sudden Sam Financial Support events by following direction of the trustees and CEO.
- When volunteering, abiding by the Sudden Sam policies and legislation and upholding our values.

Financial Support Offering

Sudden Sam recognises the financial impact grief and bereavement can have on an individual, particularly following a sudden death. Sudden Sam is committed to providing financial support to individuals and families facing sudden loss, ensuring that immediate financial pressures do not compound their emotional distress.

The financial support offering includes the following grants:

Funeral Expenses Grant	<ul style="list-style-type: none">• Contribution towards funeral expenses in the absence of life insurance or sufficient financial resources.• Support may cover costs such as burial or cremation fees, service arrangements, and essential documentation.
Emergency Living Grant	<ul style="list-style-type: none">• Financial aid for essential living expenses, including rent, utility bills, and groceries, where sudden loss has caused financial hardship.• Support is temporary and designed to assist individuals while they transition to other forms of financial stability.



Practical Support Grant	<ul style="list-style-type: none">• Specific costs related to managing practicalities following a loss, such as travel expenses or hotel costs for legal or medical appointments, for example.
The financial support provided by Sudden Sam is designed to address urgent and immediate needs. Applications for financial aid are assessed on a case-by-case basis, with funds allocated based on individual circumstances, available resources, and the urgency of the need. Sudden Sam is committed to offering this support with dignity, compassion, and respect for all applicants.	

Who Qualifies for Financial Support?

Sudden Sam strives to support every single individual who reaches out for help. With this said, however, there are certain restrictions that we are governed by and limitations on how we operate – due to this, we will help people by one of the following two ways:

1. Signposting users to the appropriate service.
2. Offering Sudden Sam services to users.

In a Nutshell - Sudden Sam provides financial support to those impacted by a sudden loss, within the Liverpool City Region, who have been impacted negatively following the loss and do not have the means to pay for associated costs themselves.

What Constitutes a Sudden Loss?

Sudden Sam defines a sudden death as an unanticipated death in an apparently healthy subject, or in the case of illness, one whose disease was not so severe as to predict such an abrupt outcome. In other words, a sudden death is any kind of death that happens unexpectedly and is therefore unanticipated.

It is important to note that a sudden death is not limited to a tragedy. Those who pass away from an illness can also qualify for support from Sudden Sam, if their death came a lot sooner than anticipated.

Below are some examples of a sudden death, however this list is not exhaustive:

- Suicide
- Road traffic accident
- A tragedy, such as drowning, falling or fire
- Natural causes, such as a heart attack, haemorrhage or blood clot
- Sudden death from a serious illness that was known about, but where the death wasn't expected, such as epilepsy
- Murder
- Sudden death syndrome (Adult or child)
- Advanced illnesses, such as cancer.

While sudden deaths have very different causes, what unites them all is the understanding that they are unexpected and unanticipated, and therefore the bereaved loved ones do not have time to prepare or say goodbye.

What Happens if it Doesn't Constitute a Sudden Loss?



Sudden Sam will never refuse to help anyone in need. We acknowledge that there will be times where people reach out for support and their loved one did not die from a sudden death – for example, their loved one had time to prepare for their death and the family had time to say goodbye.

In these circumstances, Sudden Sam will signpost the user to the most appropriate service. The service that we signpost to depends entirely on each individual case.

When signposting, our trustees are responsible for the following:

- Ensuring quality assurance of the service we are signposting our user to.
- Ensuring empathy and understanding is granted to the user.
- Ensuring we contact the user to follow up, to ensure they are receiving sufficient help.

Qualifying Location

Sudden Sam provides support to those impacted by a sudden loss within the Liverpool City Region. The Liverpool City Region is a combined authority led by Mayor Steve Rotheram, and it brings together six local councils:

- Halton
- Knowsley
- Liverpool
- Sefton
- St Helens
- Wirral

Sudden Sam is able to offer support to those impacted by a sudden loss from within any of the six local councils.

It is important to note that the user requesting support is the individual who should live within the Liverpool City Region and not the loved one who has passed.

The bereaved loved one lives in the Liverpool City Region, and the deceased lived in the Liverpool City Region	Support from Sudden Sam can be offered in this situation because the user requesting support lives within the qualifying location
The bereaved loved one lives in the Liverpool City Region, but the deceased did not live in the Liverpool City Region.	Support from Sudden Sam can be offered in this situation because the user requesting support lives within the qualifying location, irrespective of where the deceased lived.
The bereaved loved one does not live in the Liverpool City Region, but the deceased did.	Support from Sudden Sam cannot be offered in this situation because the user requesting support does not live within the qualifying location, irrespective of where the deceased lived.

What Happens if it Isn't within the Qualifying Location?

Sudden Sam will never refuse to help anyone in need. We acknowledge that there will be times where people reach out for support and they do not live within the Liverpool City Region. In these circumstances, Sudden Sam will signpost the user to the most appropriate service. The service that we signpost to depends entirely on each individual case.



When signposting, our trustees are responsible for the following:

- Ensuring quality assurance of the service we are signposting our user to.
- Ensuring empathy and understanding is granted to the user.
- Ensuring we contact the user to follow up, to ensure they are receiving sufficient help.
- Ensuring we signpost the user to our website for resources and advice, irrespective of where they live.

Assessment of Financial Need

Sudden Sam supports those who have been impacted financially by a sudden death. In order to assess the need, applicants must demonstrate their need. This may include asking for certain paperwork, such as a copy of the decision letter from the government declining state bereavement benefits or a copy of a bank statement.

Sudden Sam reserves the right to assess each applicant's financial situation on a case-by-case basis, with the goal of offering support to those facing the greatest strain due to the loss.

If applicants have received similar support from other organisations, Sudden Sam may request details of this support to ensure equitable distribution of resources.

These eligibility criteria are in place to ensure that grants are directed toward individuals and families who most need assistance, enabling them to manage the immediate financial impact of their loss.

Application Process

Sudden Sam aims to ensure that the referral process for those who need support is as easy as possible. We strive to remove barriers and provide support to as many people as possible, in the quickest time frame. We have designed our referral process with ease in mind.

How to Apply - Referral Form

Applications for financial support can be submitted online through the Sudden Sam website or via a paper application form, available upon request. Applicants can also contact Sudden Sam's support team directly by phone or email to request guidance on how to complete the application process.

There are three forms. The form the applicant fills in depends on what grant they are applying for.

The form includes necessary questions to ascertain whether or not Sudden Sam are able to provide assistance. This includes:

- All contact details of the person filling in the form, including their address.
- The details of the individual who passed, including the manner of their death.
- Whether or not the individual who passed had life insurance and/or a funeral payment plan.
- Whether or not the individual filling in the form has their own means to pay bills associated with the death.
- How much money, in pounds, they are applying for.



Required Documentation

In order to process the application, the following documents must be submitted to admin@suddensam.org.uk

- Proof of Death: a death certificate or interim death certificate from the coroner.
- Identification: A form of identification for the applicant (e.g. a passport or a driving licence).
- Proof of financial need (a recent bank statement; benefit statement; or rejection letter for government bereavement services).
- A copy of an invoice, if applicable (invoice for a cost associated with the death, such as funeral directors).

Assessment of Needs

The amount allocated will be based upon on a careful assessment of the applicant's financial situation, the nature of their loss, and the urgency of the needs. Sudden Sam will review submitted referral forms and documents when reviewing the application for approval.

Available Funds

The total amount allocated to each applicant will depend on the availability of funds within the charity. Sudden Sam is committed to distributing grants fairly, but in cases of limited funding, priority will be given to the most urgent cases.

Payment Method

Grants will be paid directly to the service provider, where possible – preferably by invoice. Fund can, on occasion, be paid direct to the applicant, following a review of the appropriate use of funds. All payments will be paid via bank transfer and not cash.

Partial Grants

In some cases, the full amount requested may not be granted due to limited funds. Our aim is to award partial grants if we cannot do the full.

The Process – step by step

In order to ensure consistency, each referral form is approached in the same manner by all trustees.

The Process – Step by Step

The referral is received	The Sudden Sam client fills in the referral form and sends the required documentation to the admin email address. If a client is not computer literate or does not have internet access, they can fill in the referral via phone call.
The referral is reviewed	The referral form is received by Sudden Sam and the trustees are notified via the admin@suddensam.org.uk . The trustees



	review that the client qualifies for support and follows the policy accordingly.
Sudden Sam acknowledges referral	<p>Sudden Sam reaches out to the client via their preferred method of contact (as stated on their referral form).</p> <p>The trustees confirm to the client that their referral form has been received and, providing they qualify for support, confirm their referral has been passed onto the next stage.</p>
Process of Payment	<p>Providing the requested amount is under £500, the CEO can process the payment and send the grant (preferably by paying an invoice rather by bank transfer).</p> <p>If the requested amount is over £500, the case is discussed with the trustees and approved.</p>

Decision Making and Notifying the Applicant

Sudden Sam is committed to ensuring that all grant applications are reviewed in a fair, transparent and timely manner.

Review Process

All applications are initially reviewed by the Chair and Founder (Sudden Sam holds the right to change this as and when necessary to any of the other trustees). Each application will be assessed based on the information provided in the referral form and provided documentation and cross referenced with the eligibility criteria.

Sudden Sam reserves the right to contact applicants for additional information, when necessary.

If the amount requested is £500 or less, the chair is able to make the decision himself. If it is over £500, the application is discussed with the trustee board.

Decision Criteria

We base our decisions on the following:

- Eligibility against the policy criteria
- Urgency of need and impact of the loss
- Funds in the charity bank account
- The type and purpose of the grant

Deadline for Applications

There is no strict deadline for applications, as Sudden Sam understands that the need for support can arise unexpectedly. However, applicants are encouraged to apply as soon as possible to ensure timely assistance.



Applications will be processed in the order they are received, and priority will be given to urgent cases where immediate financial support is required.

Timeline for Decisions

Sudden Sam aims to process and make decisions within five working days if the amount requested is under £500. If the amount requested is over £500, we aim to make a decision within ten working days. This is providing all documentation has been received by the applicant.

Acknowledgement of Receipt

Applicants will receive an acknowledgment of their application as soon as possible via email.

Applicants will be notified on the success of their application by email, with a follow up letter. The letter will include:

- The outcome (approved/partial approval/declined)
- The amount rewarded
- Conditions to the grant (receipts may sometimes be required)
- Next steps

If unsuccessful, Sudden Sam will provide feedback stating the reasons and inform the applicant they are welcome to reapply if circumstances change.

Monitoring and Reporting

Sudden Sam are committed to ensuring all grants are used effectively. Monitoring and reporting are essential in order to maintain accountability, assess the impact of the support, and improve the grant making process.

Monitoring use of Grants

If Sudden Sam didn't pay a service direct via invoice, evidence of receipts may be requested from the applicant. Sudden Sam may contact applicants within 3-6 months of the payment to check on their well-being and to confirm how the money was used. If the funds are no longer needed or there are some funds left, Sudden Sam reserves the right to request it back.

Measuring Impact

Sudden Sam will measure the impact of the grant giving process in order to learn from it. We occasionally collect feedback to ascertain how the grant was helpful. We also periodically may complete anonymous case studies and compile grant data.

Reporting to Stake Holders

Sudden Sam completes an annual report, including the amount of applications and the amount that were successful in full or part. This report includes the number of people helped and the impact the grant had.



Links with Other Policies

This policy has been written with the following policies in mind:

- Safeguarding
- Data Protection
- Health and Safety
- Children and Young People