Bereavement Guide

SWANSEA
BUILDING SOCIETY

Established 1923

Help and Guidance Following a Bereavement

FSCS Protected

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This guide exists to give you some guidance on what to do when someone close to you has died. We understand that this is an emotional and distressing time, added to which you need to make many arrangements and take care of practical matters. We hope this guide will help you in getting started with organising the financial affairs of the deceased as simply as possible. We have included information about our process as well as some help on other general matters, and a list of contacts that may be useful to you at this difficult time. Different rules may apply in Scotland.

1. General information to help you in the first few days

Register the Death

You should register the death within 5 days (8 days in Scotland). You can go to any register office but if you use the one in the area where the person died, you'll be given the documents you'll need on the day. If you use a different register office the documents will be sent to the office in the area where the person died before they are issued to you. This means you will usually wait a few days. Lots of information on what to do can be obtained from:

- Your local Citizens Advice Bureau, or from their website, **www.advice.org.uk** (from the home page, follow family, deaths and wills)
- Age UK also offers support and advice, contact them on **0800 169 2081** or visit **ageuk.org.uk** (follow Information & Advice, Money Matters, Legal Issues, When someone dies)
- Bereavement Advice Centre can offer support and guidance and have useful leaflets available. Call them on **0800 634 9494** or visit bereavementadvice.org

Arrange the funeral

Once you have the death certificate, you can start making the funeral arrangements. Most people use a funeral director, but you can do it yourself. Please see the 'Useful Contacts' section later on in this guide for details of relevant organisations.

2. Dealing with the financial affairs of someone who has died

The information in this section, and many more useful items, can be found on the Citizens Advice Bureau website. If you want to see the full details, please visit your local CAB office or visit their website at **www.adviceguide.org.uk** and follow the Family Path to Deaths and Wills.

How to deal with the property of a person who has died

Everything owned by a person who has died is known as their estate. The estate may be made up of:

- money, both cash and money in a bank or building society account. This could include money paid out on a life insurance policy
- money owed to the person who has died
- shares
- property (for example, their home)
- personal possessions (for example, their car or jewellery)

If the deceased owes money to other people, for example, on a credit card, for fuel, for rent or a mortgage, this comes out of the estate.

The estate of the person who has died is usually passed to surviving relatives and friends, as per the instructions in the will. When a person dies without leaving a valid will (or there is a will but it is not legally valid), their estate must be shared out according to certain rules. These are called the rules of intestacy. A person who dies without leaving a will is called an intestate person. Only married or civil partners and some other close relatives can inherit under the rules of intestacy.

For more information about the rules of intestacy please enquire at your local Citizens Advice Bureau office, visit their website at **www.adviceguide.org.uk** and follow the Family path to Deaths and Wills or visit **www.gov.uk** and enter 'Intestacy' in their search facility.

The person dealing with the estate of the person who has died is called an executor or an administrator. An executor is someone who is named in the will as responsible for dealing with the estate. An executor may have to apply for a special legal authority before they can deal with the estate. This is called probate.

An administrator is someone who is responsible for dealing with an estate under certain circumstances, for example, if there is no will or the named executors are not willing to act. An administrator has to apply for letters of administration before they can deal with an estate.

Probate or Letters of Administration are collectively known as 'Grant of Representation'.

What does the executor or administrator do?

The executor or administrator (also called the personal representative) takes responsibility for dealing with all of the estate. This involves:

- finding all the financial documentation belonging to the person who died and opening a bank account on behalf of the estate if necessary
- sending a copy of the death certificate to the organisations that hold the money of the person who has died. Ask them for confirmation of the value of the money held at the date of death and the amount of income received during the last tax year up to the date of death. Also ask them to freeze the bank accounts so no one can take money out without the correct legal authority
- finding out details of money owed to the estate, and owed by the person who has died
- preparing a detailed list of the property, money and possessions and debts in the estate
- working out the amount of inheritance tax due and arranging to pay it

- preparing and sending off the documents required by the probate registry and HM Revenue and Customs
- when probate or letters of administration have been granted, collecting in money belonging to the estate from banks, insurance companies, pension funds and building societies
- paying debts, expenses and fees, such as solicitors' fees and probate fees
- sharing out the estate to the beneficiary(ies), as set out in the will or according to the rules of intestacy.

If it appears that there are not enough assets in the estate to cover outstanding tax, expenses, bills and other liabilities, you should seek the advice of a solicitor. Administering an insolvent estate can be complicated.

Tax and benefits

When someone dies, it is important to sort out their benefits, tax and National Insurance as soon as possible. There may be tax to pay, or their estate might be owed some tax back.

You need to tell the tax office, and each government office that was paying benefits to the person who has died, about their death. You need to do this as soon as possible after the death.

Depending where the person who has died was living, you may be able to tell several government services about the death in one contact by using the Tell Us Once Service. This is described in more detail in the 'Who to Notify' section.

If you need to report the death to the Department for Work and Pensions (DWP), you can telephone the DWP Bereavement Service. They can deal with all the DWP benefits that were being paid to the person who died. They can also check whether the next of kin is entitled to any benefits.

Debts

The person who has died may have left debts, for example, a mortgage, an overdraft on their account or a credit agreement that has not been paid off. When someone dies you should always try to tell all their creditors, including mortgage lenders.

In general, if there is not enough money in the estate of the person who has died to pay their debts their creditors cannot recover the amount still owed from anyone else, including that person's surviving relatives. You should check whether that person had any kind of insurance policy that would pay off any of their debts on their death, for example, a payment protection insurance policy taken out at the same time as a loan.

In some cases, the debt may have been a joint one, for example, an overdraft on a joint account or an amount owed on a credit agreement taken out in joint names. If this is the case, the debt can still be recovered from the surviving person. In addition, if you lived with someone who has died you may still be liable for debts that relate to the property, such as council tax or water bills.

Probate and letters of administration

Probate

If you are named in someone's will as an executor, you may have to apply for probate. This is a legal document which gives you the authority to share out the estate of the person who has died according to the instructions in the will. You do not always need probate to be able to deal with the estate, and this is explained further in the next section. If you have been named in a will as an executor, you do not have to act if you do not want to (continue reading on to Letters of administration).

Letters of administration

In some circumstances, someone who wants to deal with the estate of someone who has died will have to apply for letters of administration, rather than probate. This person is called an administrator. You have to apply for letters of administration if:

- there is no will
- a will is not valid
- there are no executors named in the will
- the executors cannot or are unwilling to act.

There are strict rules about who can be an administrator. If there is a valid will, you can apply for letters of administration if:

- the person who died left all of their estate to you in the will, and
- the executors are not named or cannot or are unwilling to act.

If there is no valid will, and you are the next-of-kin, you can apply to be an administrator in the following order of priority:

1. you are the married partner or civil partner of the person who has died
2. you are the child of the person who has died
3. you are the grandchild of the person who has died
4. you are the parent of the person who has died
5. you are the brother or sister of the person who has died
6. you are the nephew or niece of the person who has died
7. you are another relative of the person who has died.

An unmarried partner, or same-sex partner who has not registered a civil partnership and who has not been named in a will as an executor will not usually be able to act as an administrator.

You do not always need letters of administration to be able to deal with the estate of someone who has died.

Do you always need probate or letters of administration?

You usually need probate or letters of administration to deal with an estate if it includes property such as a flat or a house. Otherwise, you may not need probate or letters of administration if:

- the estate is just made up of cash (that is, bank notes and coins) and personal possessions such as a car, furniture, and jewellery
- all the property in the estate is owned as beneficial joint tenants. This property automatically becomes wholly owned by the other owner
- the deceased only had a joint bank account
- the amount of money is small (see the section entitled 'If the amount of money is small' for more information)
- you discover that the estate is insolvent, that is, there is not enough money in the estate to pay all the debts, taxes and expenses
- there are certain life insurance policies and pension benefits in the estate.

Jointly-owned property

Couples may jointly own their home. There are two different ways of jointly owning a home. These are beneficial joint tenancies and tenancies in common.

If the partners were beneficial joint tenants at the time of the death, the surviving partner will automatically inherit the other partner's share of the property. There is no need for probate or letters of administration unless there are other assets that are not jointly owned.

However, if the partners are tenants in common, the surviving partner does not automatically inherit the other person's share. Probate or letters of administration will be needed so the personal representative can pass it to whoever will inherit the share of the property, according to the will or the rules of intestacy.

If there is a mortgage on the property

If the property is to be inherited by someone and there is still an outstanding mortgage on it, the mortgage company will require the mortgage to be repaid.

Liquid assets in the estate should be used to pay the current monthly repayment until such time as the mortgage is repaid in full. Solicitors are aware that mortgages are a superior debt and will guide you through the process.

If there is a mortgage on the property, there might be a life insurance policy, an

endowment policy, or mortgage protection policy which will pay the outstanding mortgage if the person with the mortgage dies. In this case, you should write to the company, asking for a final statement.

If the property is to be sold, the mortgage will be paid out of the sale of the property.

Joint bank or building society accounts

Couples may also have joint bank or building society accounts. If one dies, all the money will go to the surviving partner without the need for probate or letters of administration. The bank may need to see the death certificate in order to transfer the money to the other joint owner. Probate or letters of administration may still be needed if there are other assets that are not jointly owned.

If the amount of money is small

The estate may be made up of a relatively small amount of money held:

- in a bank or building society account
- in a pension fund
- by an insurance company

If, after the funeral expenses have been paid, the amount of money held by the organisation is under a certain amount, they might be prepared to release it to you without you having to apply for probate or letters of administration. This amount varies from one organisation to another, so you will need to check with each one.

Some banks and building societies will release quite large amounts without the need for probate or letters of administration. Also some banks and building societies will release money needed to pay for a funeral, probate fees and inheritance tax but nothing else until you have been granted probate or letters of administration.
This depends entirely on the policy of the organisation in question. They do not have to release anything, however small the amount of money. If the organisation refuses to release money without probate or letters of administration, you must apply for probate or letters of administration (even if it is not otherwise needed, for example because there is no property).

Do you need a solicitor?

Many executors and administrators act without a solicitor. However, if the estate is complicated, it is best to get legal advice. Legal advice would be beneficial if, for example:

- the terms of a will are not clear
- part of the estate is to pass to children under the age of 18
- the person who died has left money or property in a trust

- the person who died owned land or property abroad
- the person who died owned a property in their sole name which has an outstanding mortgage
- the person who died owned a business
- anyone is likely to dispute the will.

How long does it take to get probate or letters of administration?

The time it takes to get probate or letters of administration varies according to the circumstances. It may only take three to five weeks if there are no complications, inheritance tax is not payable, the estate is straightforward, and all forms are filled in properly. However, in more complicated cases, it may take much longer, typically around three to nine months depending on how complex the situation is.

How to apply for probate or letters of administration

To apply for probate or letters of administration, you need to fill in a number of forms. You always need to fill in the Probate Application form, PA1. This form asks for details about the person who has died, their surviving relatives, the personal representative and some details about the will, if there is one.

You will also need to fill in other forms depending on what is in the estate and how much it is worth. The forms can be obtained from your local probate office or online. For more details, please see the useful contacts section further on in this guide.

You will have to go for an interview at a probate registry when you have sent in the forms, so return the forms to the probate registry where you would like to go for the interview. With the forms, you also have to send:
- the original will (if there is one) and three copies
- the death certificate
- the inheritance tax forms
- the probate fee

Make sure you keep copies of the forms and anything else you have had to send with the forms.

The probate fee

The fee for applying for probate or letters of administration depends on the value of the estate. There is no fee where the value of the estate is less than £5,000. The fee for an estate valued at £5,000 or more is £215 (this is subject to review and we would advise that this figure be checked before being relied upon).

You can apply to pay a reduced fee, or no fee, if you are on a low income or face financial hardship. Go to www.hmcourtsservice.gov.uk 'help with court fees' for more information.

Going to the interview at the probate registry

When they have looked at your forms, the probate registry will send you details of how to arrange an interview at the probate registry to swear the oath.

You need to take all relevant documents and letters with you, for example, bank books, share certificates and details of any debts of the person who has died. You also need to take identification with you, for example, your passport or driving licence.

The probate registry will have transferred all the details onto the official legal papers by the time of the interview. You should read these very carefully and check all the details. You are legally responsible for making sure the documents are correct and you have to confirm on oath that the details are accurate.

Inheritance tax

Whether or not probate or letters of administration are needed, you have to inform HM Revenue and Customs (HMRC) of the death, in case inheritance tax is payable.

Inheritance tax may have to be paid if the estate is valued at more than £325,000. There are some exceptions to this rule, for example, if the husband, wife or civil partner inherits the estate.

If inheritance tax has to be paid, some of the tax must be paid before probate or letters of administration is granted. Once probate or letters of administration has been granted, the final tax bill will be sorted out.

After probate or letters of administration has been granted

After the interview, you will get a letter saying how much inheritance tax is still left to pay. Once this has been paid, probate or letters of administration will be sent to you in the post. It includes details of the gross and net estate, that is, the value of the estate before and after debts have been deducted. A photocopy of the will, stamped to prove it is an official copy, is also sent.

Both the probate/letters of administration and the will are public documents and can be examined by anyone who wants to see them.

Once you have got probate or letters of administration, you can begin to deal with the estate and share out the property.

3. Who to notify

You should tell every organisation you can think of with whom the deceased had a relationship, including government bodies, financial companies and utilities. This ensures you fulfil your responsibilities, get back any money owed and that no more charges are taken.

We have put together a list of some of the main organisations to contact. They will not all apply to everyone, but they will help you make a start:

- If the deceased left a will, inform the named executor(s) or appoint an administrator
- The Solicitor or Accountant, if the deceased used any of these services. If the deceased had a personal solicitor, they may well offer to deal with their affairs for you particularly if the estate is complex

Government organisations

Use the Government 'Tell us once' online service. 'Tell Us Once' is a service that lets you report a death to most government organisations in one go. You need permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the deceased, before you give their details. The 'Tell us once' service will notify the following:

- HM Revenue and Customs (HMRC) - to deal with tax and cancel benefits
- Department for Work and Pensions (DWP) - to cancel benefits, e.g. income support
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence
- Passport Office - to cancel a passport
- the local council - to cancel housing benefit, council tax benefit, a Blue Badge, inform council housing services and remove the person from the electoral register

You'll need the deceased's:

- date of birth
- National Insurance number
- driving licence number
- passport number
- details of any benefits or entitlements they were getting, e.g. State Pension
- details of any local council services they were getting, e.g. Blue Badge - name and address of their next of kin
- name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or administrator' If your local register office doesn't offer the Tell Us Once service or you choose not to use it, you'll have to let the relevant organisations know about the death yourself.

Financial organisations

- Banks or building societies to close accounts and retrieve money, pay debts if necessary and cancel standing orders and direct debits.
- Savings providers to close accounts and retrieve money.

Look on a recent statement for contact details

- Mortgage, loan provider, credit card or store card companies to close accounts and pay any debts if necessary.
- Insurance companies to claim on any life insurance, or to cancel any existing policies such as home, car, travel or medical insurance.
- Pension companies to claim any payments and close the account. Look on a recent statement for contact details.
- Any other company the deceased had a rental, hire purchase or loan with to close accounts and clear debts, if necessary. Again, look on a statement for contact details.

Utilities and others

- Utility companies (gas, electricity, water) to close accounts and settle bills, if necessary, or to reclaim money that is owed. Look on a recent bill for contact details.
- Landlord or local authority if they rented a property to stop rent payments being taken, and possibly reclaim the deposit.
- Communication firms (mobile and home phone, broadband, digital TV) to close accounts and settle bills, if necessary, or reclaim money owed. Look on bills for contact details.
- Royal Mail if any mail needs redirecting.
- The deceased's employer. It is worth informing their employer immediately for compassionate reasons, but it's also worth another call as the deceased may have insurance policies linked to their work, which you may be able to claim on.
- Any other organisations or clubs such as their dentist, optician, any social clubs, trade unions and their church or place of worship, to cancel any memberships, collect funds owed or settle outstanding payments.

4. Swansea Building Society (SBS) account holders

The information provided in this section aims to cover as many situations as possible but is not exhaustive. We will aim to assist in every situation to make your experience as smooth as possible.

Registering the death with us if the deceased had an SBS savings or mortgage account

You can register a bereavement with SBS by writing to or calling at one of our branch offices across South Wales. If you visit a branch office, one of our friendly and experienced colleagues will guide you through the process. If possible, please call in advance so we can try to make sure a quiet area is available. We will do all we can to help.

The first thing you will need to do is give us the original death certificate or original interim death certificate, so we can update our records if available. You can bring it with you when you visit the branch or alternatively send this to us by post. If you already have a grant of probate or letters of administration, please let us have these too. If any of these documents are copies, they will need to have been certified as copies by someone authorised to do so, e.g. a Solicitor/Commissioner for Oaths/Justice of the Peace/Authorised County Court Official.

If you do not have the death certificate, we can still register the person(s) death but cannot proceed further than this until we receive the death certificate.

If the person died abroad and the death certificate is not in English, we may ask for it to be translated by an authorised translator. The translated version should include the name and address of the person or organisation who did it, and their certification details.

Please see our web-site at www.swansea-bs.co.uk for forms which need completing by you if you wish to notify us by post.

Savings accounts

Joint accounts

In the case of a joint account, survivorship rules apply. In accordance with our Savers Terms & Conditions, we will transfer the account into the name(s) of the surviving account holder(s). The terms and conditions of the account shall continue unchanged.

Sole accounts

Once you have informed us of the death of our account holder, the way we administer their account(s) will depend on the amount of savings they held with us in their sole name. You may use the funds to pay any urgent bills - these are limited to funeral costs, inheritance tax or probate court fees. However, all requests to pay these bills must be forwarded to one of our branch offices and be accompanied by the invoice.

Closing the account(s)

The table below and the section that follows shows information about our limits and formal document requirements:

Total balance of the account(s)	Documentation required	Where to obtain the documentation	Additional information
£20,000 or less	Completed Statutory Declaration form (with Will/Next of Kin) *	SBS Branch	To be completed by the Personal Representative, provided NO Grant of Representation has been granted
£20,001 and above	Original Grant of Probate or Letters of Administration	The Probate Service	You may instruct a legal adviser to do this if you don't wish to do it yourself **

* *This form can only be used if the deceased left a will or the declarant is a spouse or civil partner or a blood relative*

** *Fees apply, you should consult the Probate Service or your legal adviser for their list of charges*

Other documentation will also be required to accompany the Society forms or the Grant of Representation e.g. original will; original marriage or civil partnership certificate, as well as the account passbook(s)

We must also verify the identification of each Personal Representative, Administrator or Executor. *Our preferred way to confirm identification is through SmartSearch, an online tool that uses information from Credit Reference Agencies to verify your identity. We will also require a copy of your Passport/Drivers Licence to ensure we can verify your signature. (Please note this will show as a search of the database only and not as a credit store check, so will not affect your credit rating).*

If we do need further proof of identification, we will let you know. Further information can be found in our Proving Your Identity brochure available on our website at: **https://www.swansea-bs.co.uk/savings/forms**.

Making Deposits

Once we have been informed of the death of our account holder, their sole account(s) will be frozen and no further funds may be paid into it/them.

Interest

Interest will continue to be paid on the account until it is closed. While we are waiting for the estate to be settled, we will continue to pay the interest rate and any bonus from the product held.

Withdrawals from bonds, notice and bonus accounts

For all accounts, including notice or bonus accounts, any permitted withdrawals or closures after we have been informed of the death of our customer will be made without loss of interest or bonus and without providing notice.

Power of Attorney/Court of Protection Order

A Power of Attorney/Court of Protection Order ceases to exist when someone dies, so if either has been registered with the Society, it will be cancelled immediately after we are notified of our customer's death. The Attorney will have no authority to operate or access the deceased's account(s) and the processes described above will need to be followed.

Trust accounts

If the deceased was a trustee of a Swansea Building Society account, it may be necessary to appoint a new trustee so that the account can continue to be operated. We will need to see a Deed of Appointment of Trustee as evidence before we release any funds from such an account.

ISA allowance inheritance from a spouse / civil partner

Previously when someone passed away, their ISA savings lost their tax-free status. At the 2014 Autumn Statement the Chancellor announced that, if an ISA holder dies, their spouse or civil partner will inherit their ISA benefits: they will be allowed to invest as much into their own ISA as their spouse used to have via an additional allowance, as well as their own normal annual ISA limit. Spouses are eligible to claim this additional allowance where the ISA holder died on or after 3 December 2014.

This extra allowance is available for three years after their death, or 180 days after administration of the estate is completed, whichever is later. The extra allowance can be paid into an ISA with Swansea Building Society in one lump sum. Alternatively, the surviving spouse can apply to another ISA provider to transfer the deceased's ISA allowance to them.

If you have recently lost your husband, wife or civil partner, and they had an SBS ISA(s), please contact us and we'll explain how it works.

Mortgage accounts

The first and most important thing to remember when a borrower dies is that interest will continue to be charged and mortgage payments will still need to be made, until the mortgage is repaid. If payments are missed, then arrears may occur. If there are any difficulties in making payments, then you should contact our Mortgage team on **01792 739110**. We will do our best to help you come to a suitable payment plan and reduce stress at this difficult time. If the mortgage is to be repaid and is subject to Early Repayment Charges, we will charge 50% of the published Early Repayment Charge where applicable.

Joint borrowers

How we deal with the death of a person who is party to a joint mortgage depends on how the property is held. There are two types of joint borrowers: 'Joint Tenants' and 'Tenants in Common'.

Joint Tenants

This means that each borrower has equal rights to the whole property and it automatically passes to the other owner(s) on death. Under this type of arrangement, ownership of the property cannot be passed on to someone else in a will. Once the death has been registered with us, we will remove the name of the deceased from the mortgage and it will continue in the name of the remaining borrower(s).

Tenants in Common

This means that borrowers can own different shares of the property and it doesn't automatically go to the other owner(s) on death, because the deceased's share of the property could have been passed on to someone else in a will. Once the death has been registered with us, it is recommended that legal advice is taken to deal with the deceased's share of the estate. We will need to see the Grant of Representation before we can remove the deceased's name from the mortgage account.

In either case, there may be a life policy that could be used to repay the mortgage. If such a policy exists and the Society holds a legal charge against it, then we will make the necessary arrangements to obtain the funds. If the Society has no legal rights under the policy, enquiries regarding a claim should be made directly to the policy provider. If the mortgage is to continue, then we would recommend the surviving party(ies) discuss ongoing affordability with one of the Society's mortgage advisers. If

the mortgage proves unaffordable, the Society can suggest various organisations that may offer advice and support.

Sole borrowers

On the death of a sole mortgagor, the mortgage balance becomes the responsibility of the deceased's estate. Legal advice should be sought if the property is not being sold, since the mortgage will need to be repaid and a transfer of legal title will need to take place. Once the death has been registered with us, we will need to see the original Grant of Representation (Grant of Probate if a Will existed, or Letters of Administration if the deceased passed away without leaving a Will) before we can provide a redemption statement. We can provide confirmation of the balance outstanding as at the date of death if this is needed to obtain the Grant of Representation.

We will need to establish at the earliest opportunity the plans for the mortgage and the property e.g.

1. If the property is to be sold, we may ask for details of the Estate Agents and Solicitors acting in the sale, so that we may track the progress regularly.
2. If the deceased had a life insurance policy in place, a claim should be made to the policy provider.
3. If the Society has a legal charge over a life insurance policy, then we will make the necessary claim on behalf of the deceased to receive the funds to repay the mortgage.
4. If the mortgage is to be taken over by someone else, a new mortgage will need to be arranged and the title transferred. The person taking on the mortgage will need to talk to one of our mortgage advisers and will be subject to our lending criteria.

While we are sorting out these arrangements, any letters we may need to send out will be addressed to "The Estate of" the deceased at the borrower's property address. We can write to the Personal Representative or to a legal adviser once they have provided evidence that they are dealing with the administration of the estate.

Insurance Policies

Household insurance should not be cancelled until the property is sold, although we would recommend that the insurance company is informed if the property is to remain unoccupied or if the details of the insured are to be changed.

5. Useful contacts

Government advice

www.gov.uk/browse/births-deaths-marriages/death
To inform most government organisations in one go: **www.gov.uk/tell-us-once**

HMRC have an online tool to help with tax, tax benefits and probate after death:
www.hmrc.gov.uk/tools/bereavement/

HMRC 'Bereavement Helpline' for PAYE /SA Matters relating to Bereavement:
0300 200 3300. (Mon-Fri 8am-8pm) (Saturday 8am-4pm)

Probate service and Inheritance Tax

To get an application pack:
- Visit your local probate registry
- Telephone HMRC Probate and Inheritance Tax Helpline on **0300 123 1072**.

To find your nearest probate office:
- Phone: **0300 123 1072**
- **www.gov.uk/find-court-tribunal**

To obtain form PA1:
www.gov.uk/wills-probate-inheritance

Guidance and information about inheritance tax can be found at:
www.gov.uk/inheritance-tax

For legal advice

Civil Legal Advice
0345 345 4 345 or **www.gov.uk/legal-aid/how-to-claim**

Citizens' Advice
www.citizensadvice.org.uk

For housing advice

Shelter
Advice about any kind of housing issue:
- **0808 800 4444** (8am-8pm Mon-Fri, 8am-5pm Sat-Sun).

Calls are free from BT landlines and the main mobile providers. **www.shelter.org.uk**

For advice on debt

Step Change
- **www.stepchange.org**
- or call **0800 138 1111**

Citizens' Advice
- **www.citizensadvice.org.uk**

Bereavement Advice Centre
Offers support and advice on what to do after a death:
- Telephone: **0800 634 9494**
- **www.bereavementadvice.org**

Cruse Bereavement Care
Offers support to people who are bereaved and produces useful information and advice:
- Telephone: **0808 808 1677**
- **www.cruse.org.uk**

National Association of Funeral Directors
To find a funeral director who is a member of this organisation
- **0121 711 1343**
- **www.nafd.org.uk**

British Humanist Association
For help with non-religious funerals.
- **www.humanism.org.uk**

Contact the Cemeteries and Crematorium Department of your local council to arrange a funeral yourself.

6. Glossary of terms used in this guide

Administrator	– someone who is responsible for dealing with an estate where there is no Will or where names executors aren't willing to act.
Beneficiary	– a person who benefits either under the terms of a will or by the rules of intestacy (if no will was made).
Confirmation	– is the Scottish legal document which gives the executor authority to receive payments due to the estate and to make payments due on the estate.
Estate	– everything owned by a person who has died.
Executor	– someone who is named in the will as responsible for dealing with the estate.
Grant of Probate	– a legal document which gives the executor the authority to share out the estate in accordance with the deceased's Will.
Grant of Representation	– the collective name for 'grant of probate' and 'letters of administration'.
Intestate	– a person who dies without leaving a Will. The Law will decide who inherits if there is no Will.
Letters of Administration	– a formal court document issued by The Probate Registry, usually when there is no Will, authorising persons to administer the estate.

For further advice Visit us online at **www.swansea-bs.co.uk**

Call us on **01792 739100** or drop into your local branch office.

7. Bereavement checklist

We've put together a checklist of people and organisations you may need to contact.
When you do, it's worth having to hand the following information about the person who has died:

- their National insurance number
- their NHS number
- their date and place of birth
- their date of marriage or civil partnership (if applicable)
- their tax reference number (if applicable)
- their passport and driving licence number (if applicable)

It's also a good idea to have their personal representatives' names and addresses.

Don't forget the government's Tell Us Once service
It covers:

- HMRC
- the Department for Work and Pensions
- the DVLA
- your local council
- the Passport Office.

What you need to do

Please treat this as a guide as it won't be right for everyone.

Legal things to do	Complete
Obtain a medical certificate from the hospital/doctor	
Register the death, find out more on **gov.uk/register-a-death**	
Obtain copies of the certified death certificate	
If there is a will, check if there are any specific requests (for example, preference for burial, cremation, type of funeral etc.)	
Contact funeral director	
Notify solicitors/accountant	
Notify the executors named in the will or appoint an administrator	

Government organisations to contact if you're *not* using the Tell Us Once service	Complete
HM Revenue and Customs (HMRC) to deal with tax and cancel benefits	
Department for Work and Pensions (DWP) to cancel any benefits such as Income Support	
HM Passport Office (HMPO) to cancel a passport	
Driver and Vehicle Licensing Agency (DVLA) to cancel a driving licence (you will need to send the registration certificate V5C)	
The local council, to cancel housing benefit, council Tax Benefit, a Blue Badge, inform council housing services and remove the person from the electoral register	

Housing: who to contact	Complete
Their mortgage provider, landlord or local authority	
Royal mail to arrange a re-direction service	
Utility companies such as phone, water, gas, electric	
Any private organisation/agency providing home help	
TV/internet companies	

Financial things to sort out	Complete
Bank/building society accounts and national savings	
Direct Debits and standing orders	
Credit cards and store cards	
Subscriptions to clubs, groups and magazines	
Insurance policies such as house, car, travel, medical etc. If the person who has died was named first on an insurance policy, make contact as early as possible to ensure you're still insured	
Pensions providers and life insurance companies	
Mobile phone contracts	
Companies with which they may have had rental, hire purchase or loan agreements	

Other organisations and people to contact	Complete
Clubs, trade unions or associations to cancel their membership and possibly secure a refund	
Their Doctor or hospital and cancel any appointments	
Their Dentist and optician	
Their Church or regular place of worship	

Notes

Notes

SWANSEA
BUILDING SOCIETY

Established 1923

www.swansea-bs.co.uk

SBS (BG 0324)

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