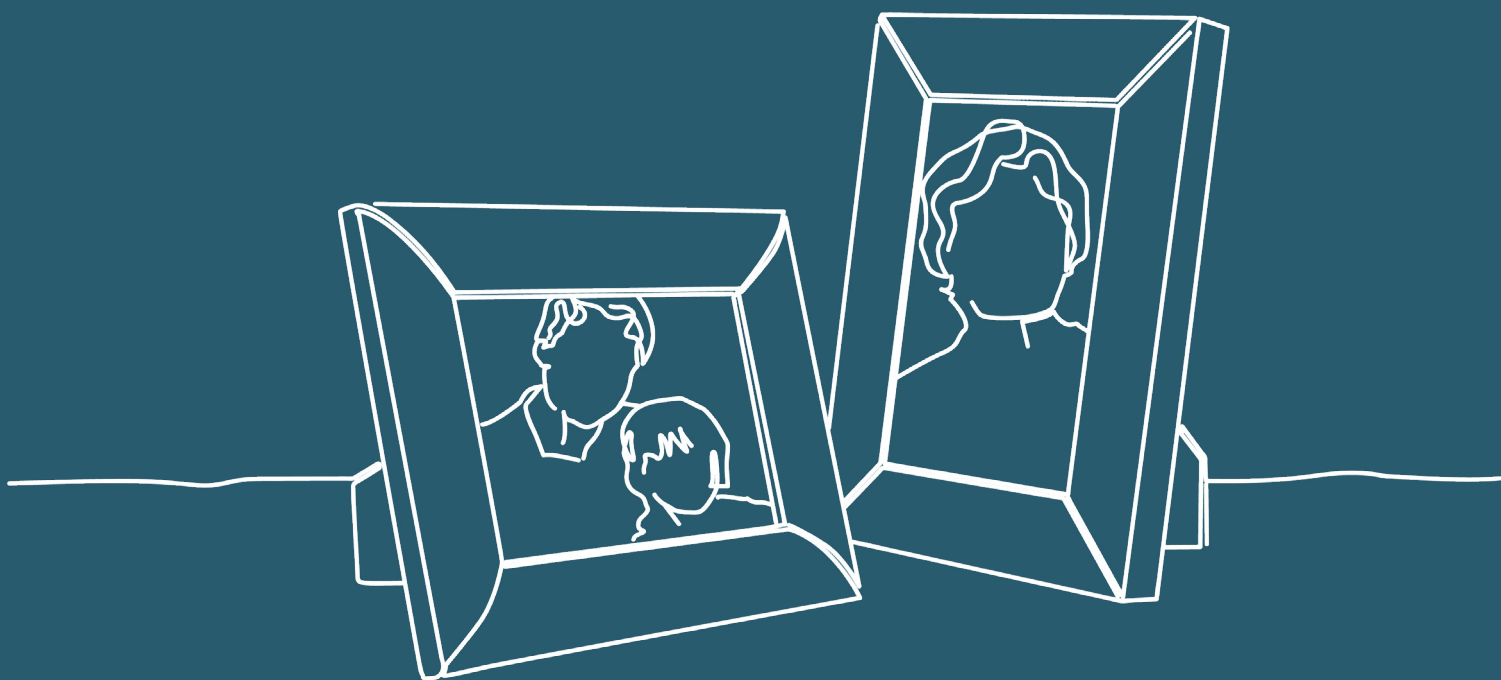


# Bereavement guide



## Thomson Snell & Passmore

When someone dies there are practical matters which need to be addressed. We have included in this guide some of the main steps to be undertaken and hope that you will find it helpful at this difficult time.

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# Bereavement guide

# Information

## First things first – the practical steps

Register the death within five days unless a coroner is investigating the circumstances

### Who can register?

- A relative
- A person present at death
- Someone who lived in the house where the person died
- A person arranging the funeral
- A responsible person from the hospital or care home where the person died
- Funeral Director.
- Registering a death is free but you will need to ask for certified copies of the death certificate to deal with the deceased's estate and there is a charge for these
- A green form for the funeral arrangements which should be provided to the undertakers
- Details of the 'Tell Us Once' service to notify government bodies of the deceased's death. This is free.

### Make an appointment with the local registrar's office

Items to take with you

- Medical cause of death certificate issued by the doctor
- Birth, death, marriage or civil partnership certificates (if available)
- Means of payment.

### Information you need to know

- The date and place of death
- The date and place of birth
- The occupation of the deceased or whether they were retired
- The deceased's full name and address at the date of death and any other names they might have been known by
- The deceased's maiden name (where appropriate)
- Full name and occupation of the deceased's spouse or civil partner, if any
- Your full name, address and relationship to the deceased.

### What you will be provided with

### Arrange the funeral and celebrations of life and notify the deceased's family and friends

Contact the solicitor holding the will of the deceased to notify them and check if there are any specific funeral arrangements provided in the deceased's will.

For more help and advice contact Thomson Snell & Passmore on 01892 510000.

### Practical steps

- Remove valuables from the empty property
- Drain water system
- Cancel milk and paper deliveries
- Notify home insurers
- Inform landlord
- Make provisions to secure the property on the day of the funeral
- Rehome any pets of the deceased
- Post redirection

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## Making a start on matters - the first steps

Notification to organisations that had dealings with the deceased.

Tick the list as you work through it.

### Healthcare

- Hospital/clinic
- Family doctor/NHS
- Dentist/optician
- Social Services day care/meals on wheels etc.

### Money matters

- HMRC
- Bank, building societies, credit card companies
- Cancel direct debits/standing orders
- National Savings and Investments
- Financial organisations that manage investments of the deceased
- Cryptocurrencies and online trading platforms or exchanges

### Work/pensions/benefits

- Department for Work and Pensions (DWP)
- Any employer
- Any private/company pension provider

### General

- Inform the car insurance company & break down cover
- Return driving licence to Driving Vehicle Licensing Agency (DVLA)
- Return/cancel any bus or travel pass
- Return disabled badge to local authority
- Return the deceased's passport for cancellation to The Passport Agency
- Notify internet service providers
- Notify online services with which the deceased had accounts, e.g. Facebook, Twitter, Spotify, Audible, Ebay or any subscription services
- Lifeline and return any mobility aids/equipment

## Making a start on matters - household matters

### Utility providers

- Water, gas and electricity
- Telephone/broadband
- Mobile phone provider
- Council tax
- Film and TV packages

### Postal services

- Arrange to re-direct post
- Contact the Bereavement Register to stop unwanted post/junk mail

### Inform

- The landlord

- The property insurers that the property is unoccupied
- Using the Tell Us Once service will inform the Department for Work & Pensions (DWP) HMRC, HM Passport Office and library

### Instruct/Cancel

- A firm of solicitors to assist with the administration of the estate or aspects of it
- Cancel burglar alarm package and request refund if appropriate
- Cancel breakdown cover and request a refund
- Cancel boiler cover and request a refund, again if appropriate

# Bereavement guide

## Sorting out the estate - what you need to know

### Glossary of terms

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- **Assets** - all monies, investments, land, or other property of the deceased
  - **Beneficiary** - a person entitled to receive assets under the will or intestacy rules
  - **Chattels** - personal possessions including motor vehicles and personal number plates
  - **Estate** - all assets and liabilities of the deceased
  - **Executors** - named individuals appointed by the deceased in their will to deal with the estate
  - **Intestate** - where the deceased died without leaving a will
  - **Legacy** - specific money, property or possessions left to a person under a will
  - **Liabilities** - all debts of the deceased, outstanding bills and expenses, money owed by the deceased
  - **Personal representative** - the person(s) legally entitled to deal with the estate as executor(s) or administrator(s) where there is no will
  - **Probate** - Grant of Probate issued to the executor of a will, Grant of Letters of Administration issued to an administrator where there is no will, Grant of Representation - all types of grant
  - **Residuary beneficiary** - person(s) entitled to a share of the estate after all the funeral charges, expenses and legacies have been paid
  - **Testate** - where the deceased died leaving a valid will.

# Bereavement guide

## Questions and answers

### A brief guide

#### Is there a 'reading' of the will?

This is not something which is usually required in modern times. If a solicitor is instructed they can provide a breakdown of the terms of the will to the executors and will formally notify all beneficiaries.

#### I do not understand the terms of the will

You should take legal advice on the terms of the will which can be provided by us under a limited work remit if required.

#### There is a trust mentioned in the will – what do I need to do about this?

You should take legal advice on the terms of the trust and we can offer services in this regard tailored to your needs.

#### When is probate required?

You may need to apply for probate depending on the size and nature of the estate. Probate is a legal process that gives a person or persons the right to deal with the estate.

#### Can I apply for probate myself?

It is possible to apply for probate and guidance is given on the Probate Service website [www.justice.gov.uk/courts/probate](http://www.justice.gov.uk/courts/probate)

#### What assets do I need to consider?

All assets held in the sole name of the deceased and also those held in joint names with another person. Where assets are held in a joint account where the deceased provided all the funds then this must be treated as if it were a sole asset (e.g. 100% of it goes into the estate not a percentage). You will also need to consider the position in respect of any assets held on trust.

#### Can I deal with the deceased's car without or before a Grant of Probate is obtained?

The personal representatives with the agreement of the beneficiaries of the will can deal with the disposal of the car before Grant of Probate.

#### Do I need to do anything with the title deeds to the deceased's property?

How you deal with the deceased's property will depend on how the property is held and the terms of the will/intestacy. We have an experienced Conveyancing team which can help you.

#### Do I need to notify HM Revenue & Customs?

The lifetime tax affairs of the deceased will need to be settled and this can be incorporated into the administration of the estate. We offer a personal income tax return service through our Tax department.

#### When should I seek professional help with an estate?

It is highly recommended to seek professional help in most cases whether the estate is taxable or not. If there are family problems or friction it is often less stressful for a professional firm to be involved to keep the administration of the estate on a formal footing.

#### Is it quicker to apply for probate myself?

A personal application may be made either online or by post, although the original will always needs to be sent by post. In theory neither a personal application nor a professional application is quicker than the other, but the most significant source of probate delays is the making of mistakes in the application. A solicitor will be able to ensure that all requirements are met and check for any mistakes in the application, to obtain probate in the quickest possible time.

# Bereavement guide

## Questions and answers

### A brief guide

#### What services can Thomson Snell & Passmore provide?

Dealing with someone's estate varies depending on the complexity of the estate and how much work you want to do yourself. We can provide tailored services to meet your every need over our three levels of probate service, all of which can be priced accordingly.

- Grant only services
- Full estate administration
- Executor support or hybrid instructions: you choose what we do.

#### What are the costs involved?

We provide practical guidance from the outset setting out the steps involved, the costs and probable timings. A clear estimate will be provided from the start, but we will also offer you a fixed price for our grant only services.

#### Why Thomson Snell & Passmore?

Our Probate team prides itself in supporting you through this difficult time. We have the ability to deal with all manner and size of estates. We work closely with other professionals and services, such as valuers and clearance companies, should you need suitable recommendations and support. We can also provide the following services:

- Conveyancing
- Tax return work for lifetime tax affairs and estate administration
- Capital Gains Tax planning for disposals to mitigate or eliminate tax
- Deeds of variation and post death Inheritance Tax planning
- Drafting wills and Lasting Powers of Attorney
- Elderly client services
- Trust administration.

### Finally - useful contact details

For further information on matters discussed in this guide please contact:



Helen Stewart  
Partner/Head of Probate  
01892 701398  
helen.stewart@ts-p.co.uk

Bereavement Advice Centre  
0800 634 9494  
www.bereavementadvice.org

Cruse Bereavement Care  
0808 808 1677  
www.cruse.org.uk

For details on our personal income tax return service please contact:



Alan Kitcher  
Partner - Chartered Certified Accountant  
01892 701230  
alan.kitcher@ts-p.co.uk

Samaritans  
116 123  
www.samaritans.org

Childhood Bereavement network  
www.childhoodbereavementnetwork.org.uk