HODGE BANK



Bereavement support

What to do when someone close to you dies

A step-by-step guide

This guide gives you practical information on how to notify and confirm a death, what happens to someone's Hodge accounts when they die, what you'll need to do if you are required to redeem a mortgage, access savings and where to get support.

We also understand that organising these issues may be stressful. So if you'd like to talk to someone to help you through the steps you need to take, have a look at the 'contact us' page at the end of this leaflet.

To help you consider things you may need to do, we've included a checklist at the back too.

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The legal terms and phrases explained

There are numerous legal terms used when someone dies. Here's some of the most frequent ones you're likely to come across.

Administrator
An administrator of an estate manages the deceased's assets, pays debts and taxes, and distributes remaining assets to beneficiaries when there's no will or the named executor is unable to serve.

Beneficiary
Someone named in a will or other legal document to receive a portion of the deceased's assets or benefit.

Death Certificate
This is either the medical document issued by a qualified doctor, certifying the death of a person and stating the cause if known, or more commonly the legal document you get afterwards from a registrar, confirming the date, location and cause of the person's death. If a coroner is involved then you may have to wait a little while for the final certificate to be issued, but they can issue you with an interim one if you ask.

Confirmation of Death form
This is a clinical document completed by a registered healthcare professional to formally verify that a patient's life has ended. This process is legally separate from issuing a Medical Certificate of Cause of Death (MCCD).

Coroners Fact of Death Certificate/ Coroners Interim Death Certificate
A coroner's interim death certificate is a temporary document confirming that a person has died, issued while the coroner's investigation or inquest is still ongoing. It allows next of kin to handle urgent administrative matters—such as probate and notifying institutions—before the final death certificate is available.

Estate
A person's estate includes everything they own and everything that's registered in their name.

Executor
The person or persons named in a will to deal with the estate following a person's death.

Grant of Probate
This is the legal document issued by the Probate Registry (part of HM Courts & Tribunals) that confirms the executor(s) named in a will have the legal authority to administer the deceased's estate and distribute assets according to the will. Where there's a will, this will be a 'Grant of Probate'. Where there's no will, it will be 'Letters of Administration'. In Scotland, this is known as 'Certificate of Confirmation'.

Inheritance Tax

A tax on the estate that generally applies when someone dies and when the value of their estate is above a specific threshold. The tax is paid before the estate can be distributed to the beneficiaries.

Intestate/Intestacy

When someone dies without leaving a valid will in place.

Letters of Administration

This is the court document that grants someone the legal authority to manage the estate of a deceased person who died where there is no will, no executors appointed in the will, no executors still living, or no executors willing to carry out the executor's duties.

Personal representative

This is the person legally responsible for managing the estate of a deceased person, including assets, debts, and distributing inheritance according to the will or intestacy laws. Depending on how much money and assets the person who died had, the personal representative may need to apply for a Grant of Probate – if so, then no accounts can be closed until they have this document.

Probate

Probate is the legal right to deal with someone's property, money and possessions (their 'estate') when they die, then sharing out what's left as directed in the will.

It's usually the executor of their will who administers the estate, shares out its assets and clears its debts. To get authority to do that, they usually need to get a legal document called a '**Grant of Probate**'. For more information on how to do this, please visit the government website on **gov.uk**.

Will

A legal document outlining how a person wishes their assets and possessions (their "estate") to be distributed after their death, allowing them to specify who should inherit and who should manage the process.

Registering the death

The government's website – gov.uk/register-a-death – is a good resource to find everything you need to know including who can register the death and what they'll need to do.

Once you've registered the death, you'll be given:

- a death certificate, and
- a certificate for burial or cremation.

It's useful to ask for extra copies of the death certificate, as many organisations will need to see an original version (there can be a fee for this).

The government's Tell Us Once service

When someone dies, there are various government departments you'll need to inform. To help, the government offers a Tell Us Once service which lets you contact several departments at the same time, such as:

- Department of Work and Pensions
- Passport Office
- HMRC
- Local Authority
- DVLA

This service is offered by most local authorities but isn't available in Northern Ireland or if the person was living permanently abroad. You can access this service online or by phone when you register the death. You'll need a unique reference number from the registrar to do this. As Hodge is not directly associated with the Tell us once service, you will still have to notify Hodge directly.

If you don't want to use Tell Us Once or it's not available to you, our checklist at the back includes the independent government departments you may need to tell about the death.

The government provides more guidance at www.gov.uk/after-a-death.

If you are unable to send us an original death certificate

If you are unable to provide an Original Death Certificate, your legal representative can provide us a completed Death Verification Form directly, please note: this must be signed by a partner within the firm.

Once you have a death certificate

Once you have the original death certificate, or the coroner's interim certificate, you can register the death with us. You can send this to our registered office address.

What we'll need if the first customer passes away

- The original death certificate
- Confirmation on whether the property was held jointly or as tenants in common. If you are unsure you can check your solicitor correspondence. If you haven't been able to establish this, we can check for you via the Land Registry.

What we'll need if the final or sole customer passes away

- The original death certificate
- The notifier's name, address, telephone number, relationship to the deceased and, optionally, their email address.
- The personal representative's name and address (if you know this yet) – this tells us who to write to and who we can give information to
- If there is a will. If not, whether letters of administration have been applied for
- Has grant of probate been applied for (if applicable)
- Is the property insured and have the insurers been notified that the property is unoccupied
- Details of any solicitors being used to support the estate.

What we'll do next when the first customer passes away

- We will update our systems to reflect the information you have provided
- The account will continue as normal in the sole name of the remaining customer.

What we'll do next when the final or sole customer passes away

- We will update our systems to reflect the information you have provided
- If we know who the personal representative is, then we'll write to them to let them know what the next steps are. If this information is not provided we will take reasonable steps to identify the personal representative so that we can get in touch.

The mortgage will need to be repaid within 12 months. The personal representative can set up a direct debit if they wish to continue making payments to the mortgage. If the personal representative has any questions about this, they can call our Customer Services team on **0800 731 4076**. Lines are open Monday-Friday 9am to 5pm. Or, by email at **support@hodge.co.uk**

If you are unable to send us an original death certificate

If you are unable to provide the original death certificate, we can accept a death verification form, but this can only be provided by a solicitor and must be signed by a partner within the firm.

If you don't yet have a death certificate

- Please contact us with our customers full name, address, date of birth and the date of death
- We will not be able to update our system until the death certificate has been provided to us
- We will also not be able to discuss the particulars of the account.

Once you have a death certificate

Once you have the original death certificate, or the coroner's interim certificate, you can register the death with us. You can send this to our registered office address. We can accept the interim certificate to register the death and provide information on the accounts the deceased holds with us, but we will not repay any of the accounts until we have received the full original death certificate

Accounts held in joint names

In most cases, the money from the joint account will go to the surviving joint account holder. They can take ownership of the account and the money in it. The surviving joint account holder will need to contact us to let us know what's happened.

Accounts held in individual/sole names

We'll need:

- The original death certificate, customers address, date of birth and National Insurance number
- The notifier's name, address, telephone number, relationship to the deceased and, optionally, their email address.

We'll then send you a Bereavement Account Closure Form to complete and return to us, along with a summary of the account balances as of the date of death.

The bereavement form confirms the executors of the estate and any personal representatives such as solicitors as well as where you'd like funds to be sent when we close the accounts.

Once we received the completed form, and depending on the value of the accounts held, any required additional information such as a Grant of Probate, we'll carry out our security checks.

We can then arrange to cover expenses like the funeral, or inheritance tax straight from the accounts. Finally, when you're ready, we'll pay the rest of the money to the bank account you gave us on the Bereavement Account Closure Form.

The will and estate

Managing the estate

After someone dies, their estate is shared out according to their will or given to their next of kin if no will was left. A person's estate includes everything they own and everything that's registered in their name, things like:

- money (including that held in accounts)
- property
- personal belongings
- insurance policies
- investments
- pensions

Personal Representative

Being a personal representative is a principal role as it's that person's duty to carry out the administration of the estate. This can include:

- identifying and valuing assets
- filing tax returns
- identifying and paying any debts
- keeping records
- distributing assets.

Managing the estate directly

You can deal with the estate yourself rather than appointing someone else to do it.
You can find out more about Grant of Probate at **gov.uk**.

Appointing someone to administer the estate

You might find it more straightforward to appoint a solicitor, chartered accountant or probate service to manage the administration. This is fairly common. However, bear in mind you'll have to pay for these services.

Dealing with their tax and benefits

When someone dies, their tax, benefits and National Insurance will need to be addressed as soon as possible. There may be tax to pay, or their estate might be owed some tax back.

Inheritance Tax

If you've been identified as the personal representative, you'll be responsible for paying any inheritance tax (IHT) using funds from the person's estate.
You can find out more information about inheritance tax at **gov.uk/inheritance-tax**.

Your checklist

We've put together a checklist of people and organisations you may need to contact. You may need 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

If you can use it, it's such a handy service. It covers:

- Department of Work and Pensions
- Passport Office
- HMRC
- Local Authority
- DVLA.

What you need to do: your checklist

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

Legal things to do

- [ ] Obtain a medical certificate
- [ ] Register the death
- [ ] Obtain copies of the certified death certificate
- [ ] If there is a will, check if there are any specific wishes
- [ ] Contact a funeral home
- [ ] 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

- [ ] HM Revenue & Customs (HMRC) to deal with tax and cancel benefits
- [ ] Department for Work and Pensions (DWP) to cancel any benefits
- [ ] 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

- [ ] 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 or agency providing home help
- [ ] TV or internet companies

Financial things to sort out

- [ ] Bank or building society accounts and National Savings
- [ ] Direct Debits and standing orders
- [ ] Check bank statements for regular payment credits and contact those firms to stop the receipt of payments into the account
- [ ] Credit cards and store cards
- [ ] Subscriptions
- [ ] Recurring VISA payments, for example Amazon Prime
- [ ] Insurance policies such as house, car, travel, medical. 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

- [ ] Clubs, trade unions or associations to cancel their membership and possibly secure a refund
- [ ] Their doctor or hospital to cancel any appointments
- [ ] Their dentist and optician
- [ ] Their church or regular place of worship

Useful websites

Help and Bereavement Support

Cruse Bereavement Care – cruse.org.uk
Bereavement support following the death of someone close.

The Samaritans – samaritans.org
A confidential service offering support for anyone struggling to cope.

Child Bereavement UK – childbereavementuk.org
Information, guidance and support for when a child dies or a child is bereaved.

Age UK – ageuk.org.uk
A charity that aims to improve the lives of older people by providing services, raising awareness, campaigning for their rights, and offering practical support to disadvantaged older people.

Widowed and Young - widowedandyoung.org.uk
Offers a peer-to-peer support network for anyone who's lost a partner before their 51st birthday – married or not, with children or without. Tel: 0300 012 4929.

Funeral services

National Association of Funeral Directors – nafd.org.uk
Help with finding a registered funeral home in your area.

The British Humanist Association – humanism.org.uk/ceremonies
Help with arranging non-religious funerals and ceremonies.

The Natural Death Centre – naturaldeath.org.uk
A charity offering support and guidance when planning a funeral.

Financial and legal advice

The Probate Service – theprobateservice.org
Guidance for dealing with probate and inheritance tax.

Citizens Advice Bureau – citizensadvice.org.uk
Free legal advice and support.

HM Revenue & Customs
Pay As You Earn and Self Assesment.
HM Revenue and Customs, BX9 1AS, United Kingdom Tel: 0300 200 3300 or visit www.hmrc.gov.uk

The General Register Office PO Box 2, Southport PR82 2JD
Email: certificate.services@gro.gsi.gov.uk

Contact us

Mortgages

0800 731 4076
Lines are openMon-Fri 9am-5pm

support@hodge.co.uk

Savings

0800 028 3746
Lines are open Mon-Fri 9am – 5pm

savings@hodge.co.uk

Post

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