

# A guide to managing affairs after a bereavement

Helping you through a difficult time.



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We realise the number of things you will need to sort out can feel overwhelming when someone close to you dies. We have trained our staff and produced this guide to support you through this difficult time.

Telephone calls are recorded and may be monitored for regulatory and training purposes to help maintain service quality.

Vernon Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number 195475)

## 1

**First steps**

You will need to register the death at any local registry office within 5 days. You can find more information and the location of your nearest registry office on the government website [www.gov.uk/register-a-death](http://www.gov.uk/register-a-death)

The registry office will provide you with the death certificate. You should obtain further official copies from them so that you have sufficient to send to the various organisations that need to be informed.

You will need to arrange a funeral and if you need funds from the deceased's account to pay for this then we can arrange this – more details can be found on page 4.

You should check for the existence of a Will. If you don't know whether this exists then advice can be obtained on the government website [www.gov.uk/find-persons-will](http://www.gov.uk/find-persons-will)

If a Will exists then this will name the personal representatives that will deal with the estate. They are known as executors. The executors are then responsible for obtaining a Grant of Probate which is a formal document issued by the Probate Service that allows the executors to distribute the estate.

If no Will exists then an application is made to the Probate Office for Letters of Administration which appoints an administrator (usually the next of kin) to deal with the estate.

When we refer to 'personal representatives' in this brochure we are referring to both executors and administrators.

It is not always necessary to obtain Probate or Letters of Administration, this will depend on who the assets are passing to and the individual requirements of the organisations that they are held with. More information can be found at [www.gov.uk/wills-probate-inheritance](http://www.gov.uk/wills-probate-inheritance)

## 2

**How to register a death with us**

If you need to let us know that your loved one has passed away, just show us one of the following:

- The original death certificate or a copy certified by a solicitor
- A death certificate verification form (from your solicitor)
- A coroner's interim certificate

As registration can take up to an hour in branch it is best to call and make an appointment. This also allows us to ensure a private space is available. Alternatively you can post the certificate directly to our head office address.

**Getting information about your loved one's accounts**

The laws governing the protection of personal data mean we are only able to discuss account information with you if you are the deceased's next of kin or personal representative. Unless you are an existing customer, one form of identification is required from the following list. If you have a copy of the Will please also bring this with you.

**Acceptable identity documents**

- Current UK & EU passport
- Current photo full or provisional driving licence
- Current old style driving licence
- Current firearms certificate
- Current armed forces ID card
- EU state ID card
- Current UK disabled driver's pass
- Instrument of a court appointment
- ID card issued by Electoral Roll Office for Northern Ireland
- HMRC tax notification
- Housing benefit notification \*
- Local authority tenancy agreement \*
- Council tax demand letter or statement \*
- Tax credit \*
- DWP state pension document \*
- Utility bill \*\*
- Current original bank statement \*\*
- Current original credit/debit card statement \*\*
- Mortgage statement \*

\* These documents must be dated in the past 12 months

\*\* These documents must be dated in the past 6 months.



## 3

### Savings accounts

#### Things you need to know

Once we've been advised about a death, payments to and from a savings account are frozen.

When the death is registered and we've completed the necessary checks we'll send all correspondence to the personal representative dealing with the administration of the estate.

If the account is held in joint names it automatically passes to the other account holder.

If the total amount of savings held with the Vernon exceeds £15,000 we will require Probate or Letters of Administration to be obtained.

These are obtained by completing the required forms and submitting to the Probate Office. More information can be found at [www.gov.uk/wills-probate-inheritance/overview](http://www.gov.uk/wills-probate-inheritance/overview)

If there are two or more personal representatives named on the Probate or Letters of Administration then all parties must sign the Society's Authority to Close form prior to closing the account or making any withdrawals and we will need to see identification for at least the lead representative who is dealing with the transaction.

## 4

### Withdrawing money from a savings account

Funds can be accessed immediately by the next of kin or personal representative(s) for urgent bills however these are limited to funeral costs, inheritance tax or probate fees. All requests must be accompanied by the original invoice and all cheques will be made payable direct to the relevant organisation.

How any further funds are accessed depends on the balance of the account at the date of death. The different requirements are explained below.

#### Total balance of VBS account

##### Below £250

Authority to Close form provided by the Society and signed by all relevant next of kin or personal representatives.

Identification if not a member of the society.

##### Between £250 - £15,000

Authority to Close form provided by the society signed by all relevant next of kin or personal representatives and witnessed by a solicitor or Magistrate (Justice of the Peace).

Identification if not a member of the society.

##### Above £15,000

Sealed copy of Probate or Letters of Administration.

Authority to Close form provided by the society signed by all personal representatives named on Probate or Letters of Administration.

Identification if not a member of the society.

#### Individual Savings Accounts (ISA's)

For ISAs the Additional Permitted Subscription (APS) scheme allows you to inherit your spouse or civil partner's accumulated ISA allowance. If you'd like more information on this please speak to one of our branch staff.

## 5

**Dealing with a mortgage**

As with savings accounts, how you deal with a mortgage depends on whether it is in sole or joint names.

**Sole borrowers**

If the mortgage was in the deceased's name only, the mortgage is a debt of their estate and needs to be repaid.

Once the death has been registered mortgage payments will be suspended, however interest will continue to accumulate which will cause the outstanding balance to increase.

The executors of the Will or the next of kin will need to apply for Probate (or Letters of Administration) to obtain the legal right to sell the property.

Once this has been obtained we will need to see an original copy so that we can update the mortgage account with the personal representative's details.

The personal representative is then responsible for ensuring the mortgage balance is repaid, either from the sale proceeds of the property or if applicable the proceeds of a life insurance policy.

We can't transfer the mortgage to anyone else. If it is appropriate, you or someone else can apply for a new mortgage for the property, but we're unable to guarantee that we can accept the application. Any new borrower would need to go through a full application process so we can check if we are able to offer a mortgage.

**Joint borrowers**

Where the mortgage was in joint names it's important that the surviving borrower carries on making the monthly repayments so the account doesn't fall into arrears. If this may cause financial difficulties you should contact us and we can talk you through the options that may be available.

You can contact our supportive team on 0161 429 4301.

There are two types of property ownership for joint borrowers and what happens to the property differs for each.

**1. Joint tenants**

This is the most common way to own a property in joint names. When one party dies, their share of the property will automatically transfer to the surviving owner(s). You don't need Probate for this to happen – just the death certificate which should be provided to us. Once we've amended the mortgage account this will then be forwarded to the Land registry, who will then remove the deceased party from the registered title.

**2. Tenants in common**

With this type of property ownership each party owns a share of the property. Their share of the property won't be transferred to the other property owners. Instead, the ownership of their share will be dictated by the instructions in their Will or the rules of intestacy if there isn't a Will. If this is the case you will need Probate or Letters of Administration to deal with the property.

If you are unsure what type of ownership your property is in, please give us a call on 0161 429 4301 and we will assist you.

## 6

**Other important things you need to know**

- **Life assurance**  
If there was a life assurance policy in place you'll need to get in touch with the policy provider to make a claim.
- **Mortgage payment protection insurance**  
You should contact the provider who will advise of the next steps.
- **Buildings insurance**  
It is really important you make sure the property is protected until the property is sold. If the policy is in the sole name of the person that passed away you will need to transfer it to the names of the personal representatives to ensure cover continues.



## 7 Local authority 'Tell Us Once' service

This is a service offered by many local authorities where a death can be reported just once to inform all Government and Council Departments. There is no requirement to send a copy of the death certificate in the post.

This service will usually be offered to you by the Registrar's Office when you first register a death.

The following information will be required about the deceased:

- Date of birth
- National insurance number
- Driving license number
- Passport number
- Details of any benefits or entitlements they were receiving, e.g. state pension
- Details of any local council services they were receiving, e.g. Blue Badge
- Name & address of their next of kin and if applicable, personal representatives.

Permission must be obtained from the next of kin, executor, administrator or anyone who is claiming joint benefits or entitlements with the deceased before you provide their details.

## 8

### Useful organisations:

#### **Cruse Bereavement Care**

[www.cruse.org.uk](http://www.cruse.org.uk)

A leading national charity for bereaved people. Offering support, advice and information to children, young people and adults when someone dies.

Tel: 0808 169 2734

#### **The Royal Voluntary Service**

[www.royalvoluntaryservice.org.uk](http://www.royalvoluntaryservice.org.uk)

Offering tips for dealing with bereavement, home support, social activities and hospital support.

Tel: 0845 608 0122

#### **The Dove Service**

[www.thedoveservice.org.uk](http://www.thedoveservice.org.uk)

A bereavement and loss counselling charity.

Tel: 01782 683155

#### **Beacon Counselling**

[www.beacon-counselling.org.uk](http://www.beacon-counselling.org.uk)

A local organisation that offer counselling and support. They have offices in Bramhall and Stockport.

Tel: 0161 285 1827 or 0161 440 0055

#### **Samaritans**

Offer a safe place for you to talk any time you like, in your own way – about whatever's getting to you. Call free any time, from any phone on 116 123.

## Bereavement checklist

### Legal Action / Contact

- Obtain a medical certificate from the hospital / doctor
- Formally register the death. Find out more on [gov.uk/register-a-death](http://gov.uk/register-a-death)
- Obtain sufficient certified copies of the death certificate to inform all relevant organisations.
- If there is a Will, check if there are any specific requests (e.g. preference for burial, cremation, type of funeral)
- Contact a funeral director
- Notify solicitors / accountant where necessary
- Notify the executors named in the Will or decide who will be the administrator(s)

### Government Department Contact / Cancel / Change (if not using 'Tell us once' service)

- HMRC** - to deal with tax and cancel benefits
- DWP** - to cancel any benefits e.g. income support
- Passport Office** - to cancel passport
- DVLA** - to cancel driving licence
- Local Council** - to cancel housing benefit, council tax benefit blue badge, inform council housing services and remove the person from the electoral register.

### Housing Contact / Cancel / Change

- Mortgage / landlord or local authority if they rented a property
- Royal Mail - to arrange a re-direction service
- Utility companies such as phone, water, gas etc.
- Any private organisation / agency providing help TV / Internet companies

### Financial Contact / Cancel / Change

- Bank / building society accounts / national savings
- Direct debits / standing orders
- Credit cards / store cards
- Subscriptions to clubs / groups / magazines
- Insurance policies - house, car, travel medical etc. If deceased was first named make contact as early as possible to ensure you are still insured.
- Pension providers / life insurance companies
- Mobile phone contracts
- Companies with which the deceased may have rental / hire purchase / loan agreements.

### Other people to contact

- Seasonal membership for clubs, trade unions or associations for cancellation and refunds
- Doctor / hospital, cancel appointments
- Dentist and optician
- Church / regular place of worship

## Head Office

19 St Petersgate  
Stockport,  
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## Bramhall

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## Marple

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## Hazel Grove

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