

## Commence estate proceedings

### Locate the will, if there is one

Your loved one may have left their Will at home, with their solicitor or at their local bank.

If there is a Will – The executors named in the Will have responsibility to manage the estate.

If there is no Will – The next of kin or a close relative will need to apply to the court to get 'letters of administration'

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### Apply for probate

The 'executor' may need to apply for a Grant of Probate to give them the legal right to deal with the affairs of the person who has died. The process of applying for probate is the same as applying for 'letters of administration'.

Before you apply for probate, you must value the estate and report it to HMRC. Depending on its value, you may have to pay Inheritance Tax.

Valuing the estate includes 3 main tasks:

Contact organisations such as banks or utility provider about the person's assets or debts

Estimate the estate's value. This will include completing an Inheritance Tax Return

Report the value to HM Revenue and Customs (HMRC)

Note: The process of valuing the estate can take 6 to 9 months, or longer for larger or complicated estates.

How to get a Grant of Probate or Letters of Administration:

- A solicitor can apply on your behalf
- Get more information and download the forms at GOV.uk
- Call the Probate and Inheritance Tax helpline on **0300 1231072**.

You may not need a Grant of Probate if the estate:

- Is valued at less than £5,000
- Doesn't include land, property or shares
- Passes to the surviving partner because they only held joint assets.

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### Settle the estate

Once the procedures have been completed, and the Inheritance Tax and probate court fees paid, a grant of representation will be issued in for the form of a grant of probate or letters of administration. Providing there are no complications, it usually takes between four and eight weeks to get a grant after you've submitted the application.

To settle the estate you must:

Collect the assets

Pay off any debts the person had including funeral costs

Distribute the estate to the people entitled to it, this includes:

- Money
- Property
- Possessions.

## Inform organisations about the death

Some people initiate this process prior to the funeral. If this is not the case, you should notify the following organisations of your loved ones death.

### Government departments

HM Revenue and Customs  
HM Passport Office  
DVLA (if the deceased held a driving license)  
Department for Work and Pensions  
Local council

### Financial organisations

Banks & building societies  
Insurance companies (medical, travel, life, car)  
Pension providers  
Credit card providers  
Solicitor/accountant

The Tell Us Once service on the GOV.UK website allows you to notify all government departments at the same time. If this service is not offered by your local authority, you will need to notify these departments individually.

Use the Death Notification Service to notify a number of banks and building societies at the same time.

Visit [www.deathnotificationsservice.co.uk](http://www.deathnotificationsservice.co.uk)

### Property and utilities

Mortgage provider  
If the deceased lived in rented accommodation – local authority, housing association or private landlord  
Utility companies (gas, electricity, water)  
TV/internet providers  
Buildings and content insurance

### Other

Employer or place of education  
The person's GP  
Dentist  
Optician  
Other health professionals  
Social groups and clubs

Stop marketing mail - Inform the Bereavement Register ([www.thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)) and the Mailing Preference Service ([www.mpsonline.org.uk](http://www.mpsonline.org.uk))

Redirect the persons post - Go to your local Post Office and request a Special Circumstances form.

## Deal with social media accounts

You have a few options when it comes to handling your loved one's social media accounts.

Before you do anything, we'd advise you to download and save any photos you'd like to keep from their account.

Remember it's up to you, but if you do choose to take no action, please consider some platforms have rules on how long an account can remain inactive while staying on the site.

	Delete	Memorialise	Take no action	They did not have an account
Facebook				
Twitter				
Instagram				
LinkedIn				
Snapchat				
Pinterest				
YouTube				
WhatsApp				

Note: the option to memorialise may not be available on all platforms.

### Email account

If your loved one had an email account, you will need to check which email service they used, as each company will have different processes for dealing with the person's account.

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## Arrange a memorial service

Some families choose to hold a memorial service, after or instead of a funeral service. If you would like to arrange a memorial service, you should:

- Choose a location
- Choose a date
- Invite those you would like to attend
- Choose a theme
- Decide who will lead the service
- Decide on the order of service
- Create a photo memorial

For more information see [www.simplicity.co.uk/advice/grief-and-loss/arrange-a-memorial-service](http://www.simplicity.co.uk/advice/grief-and-loss/arrange-a-memorial-service)