

Bereavement guide

Help and support with Skipton accounts, when you've lost a loved one.



When a loved one dies, the number of things to sort out can feel overwhelming. So the first person you speak to in our Bereavement team will become your personal contact and you'll only need to tell them things once. They'll ask you a few security questions and try to make things as easy as possible.



What to do when a loved one passes away

1. Get a medical certificate

This will be issued by the hospital, GP or Coroner. You'll need this to register the death.

2. Register the death

You need to do this at a Register Office. See gov.uk/register-a-death for more details. Legally, you need to register a death within five days in England, Wales and Northern Ireland, and within eight days in Scotland, unless the Coroner is investigating it. You'll be issued with a death certificate. It's a good idea to ask for several certified copies of the death certificate as you may need them for different financial institutions. There's a small charge for this but it's more cost effective to ask for copies at the time of registration rather than later on.

3. Find the Will

This is important as it will contain the wishes of the deceased and help you understand what to do next. It could also include funeral wishes, or details of a pre-paid funeral plan and name the executor/s of the estate.

4. Notify the building societies, banks and other providers

Each bank, building society and other provider will have their own procedure, so contact each to find out how to register a death with them. You can also use the Tell Us Once Service at gov.uk. This is a service that lets you report a death to most government organisations in one go.

To register a death with us, you can visit your local Skipton branch or call our bereavement team on 0345 266 1209. We know how difficult it can be when someone close to you dies. So you'll have a personal contact every step of the way, who will try and make things as easy as possible.

At Skipton Building Society, we're here to offer help and support when you need it most.

Call **0345 266 1209** to talk to our bereavement team between 9am and 5pm from Monday to Friday.

How to register a death with us

When you're ready, you'll need to register the death with us.

We'll need one of the following:

- The original death certificate or an official copy from your local registry office.
- A death certificate verification form (directly from your solicitor). Please note, we can accept this for customers who had savings accounts and/or a mortgage with us only. We can't accept it for customers who had investments through Skipton because product providers need to see the original death certificate.
- Original coroner's interim death certificate (if the cause of death hasn't been determined).
- A Grant of Representation if already available – this can include a Grant of Probate, Letters of Administration, or Certificate of Confirmation in Scotland.

If your loved one held investments through Skipton, you might want to get extra official copies of the death certificate. This is because the death certificate can only be sent to one provider at a time, so it could be time consuming if the investments were with a few different providers. You can buy additional Registrar's Certified Copies from the registrar.

You can take the document to your local branch or send it to:

Bereavement team
Skipton Building Society
The Bailey
Skipton
North Yorkshire
BD23 1DN

After the death has been registered with us and we've done the necessary checks to make sure we're dealing with the right people, we'll send all correspondence to the personal representative or their professional advisers.

You can talk to our Bereavement team on 0345 266 1209 between 9am and 5pm from Monday to Friday.

Once you've told us about a death, even if it's not officially registered with us, payments out of an account are frozen.

Releasing information to you

When someone dies, we can only release information about the account(s) to the Executor(s) of the Will, or if there is no Will, we speak to the spouse or civil partner. If there isn't a surviving spouse or civil partner, we may be able to deal with adult children or parents. We can only release information to the personal representatives or their professional advisers acting on behalf of the estate.

We can tell you the account balance(s) and interest due up to the date of death. You'll need to show us the Will or prove you're the legal next of kin first by supplying us with certain documents.

Getting Probate or Letters of Administration

If there's a Will, you may need to apply for Probate before you can withdraw funds, close the account or deal with the property. See page 8 for more information.

If there isn't a Will, you'll need to apply for Letters of Administration. You can apply for these documents by post via your district probate registry office or use a professional adviser (solicitor or other person licensed to provide probate services). Our trusted partner 1825 Ltd. can help with arranging Grant of Probate if required, for a fee, call us on 0345 266 1209 and we can refer you to them. Alternatively, you can apply for probate online (details can be found page 15). These documents will give you the legal authority to administer the estate, including making and receiving payments from the deceased's estate.

In Scotland a Grant of Probate is called 'Certificate of Confirmation.'

Electronic identification

We may need to carry out some checks on your identity before we can release information to you. It might be possible to perform an electronic search to prove your identity as an alternative to you providing original documentation. We'd need your permission first though. Please get in touch on **0345 266 1209** if you'd like to explore this option, or to discuss the original documentation required. This will not be necessary if you are an existing Skipton mortgage or savings customer.

Savings

If a savings account is held in joint names, it automatically passes to the other account holder (in accordance with our savings account terms and conditions). If you're not the other account holder, and you request information about an account that was held in joint names, you'll need to let us know why you need the information. Then we can check what information we're able to give you.



ISAs and Additional Permitted Subscription (APS)

Under HMRC rules, if your loved one passed away before 6 April 2018 and held an ISA, the account will be transferred to a non-ISA easy access account and interest earned after the date of death will be taxable.

If your loved one passed away on or after 6 April 2018 and held an ISA, the funds will transfer into a new easy access Cash ISA and will continue to earn tax-free interest until the first of the following occurs:

- administration of the estate is complete
- the ISA is closed
- three years after the date of death.

If the deceased was your spouse or civil partner, you can benefit from the tax-free entitlements they have built up in ISAs, this is called APS. For more information on this please call us on 0345 266 1209 where our Bereavement team will be happy to help. Or, alternatively visit our website: skipton.co.uk/APS.

Bonds

If your loved one held a Fixed Rate Bond in their sole name, you can close it early and get paid the interest that's built up. Or if you prefer, you can keep it open until it reaches the end of its fixed term. If you keep it open, the account has to be left in your loved one's name. However, the title of the account will change to 'personal representative of (name)', and you won't be able to withdraw money (including interest) from the balance until the fixed term ends, except for purposes of settling inheritance tax, funeral or probate costs. Remember, if the account was held in joint names it automatically passes to the other account holder and it will stay in the bond until it reaches the end of its fixed term.

Trust Accounts

If your loved one was a trustee of an account, we can't release information to their personal representative because Trust Accounts don't form part of their estate. If there are other trustees, we'll get in touch with them. If there are no other trustees, the personal representative may need to seek advice about how a replacement trustee can be appointed.

You can't transfer accounts into your name, but if you are entitled to the funds, you may be able to close the accounts and transfer the money into a new account of your choosing. Your loved one's membership rights will not transfer to you – you'll become a Skipton member in your own right.

Inheritance tax, probate fees and funeral costs (withdrawal before probate)

If the estate has inheritance tax, probate fees or funeral costs to pay, we can release the funds as part of our 'withdrawal before probate' process. In all cases, funds will be payable to the funeral directors, HM Revenue and Customs or HM Courts and Tribunal service. Funds can be sent directly to any of these by cheque or CHAPS (done free of charge). Alternatively if necessary, we may send a cheque payable to one of these services directly to the Executor or the professional acting for the estate, at the request of the personal representatives, solicitors or trust companies acting on their behalf.

We'll need to see the following first:

- A Withdrawal Before Probate form (you can get one from our bereavement team or from any Skipton branch).
- The original death certificate or a death certificate verification form (from a solicitor).
- The inheritance tax calculation (if the request is for payment of inheritance tax).
- The funeral bill (if request is to pay funeral costs).
- Written and signed confirmation of the intention to apply for probate along with any supporting evidence if held (if request is for payment or probate fees).

Closing accounts and the documents we need

Total balance of account(s)	Documents we need
£1,000 or less	<p>If you're the spouse, civil partner, child or parent:</p> <ul style="list-style-type: none"> • our 'Letter of Indemnity' form for estates totalling £1,000 or less. <p>If you're a beneficiary:</p> <ul style="list-style-type: none"> • our 'Statutory Declaration' form witnessed by a solicitor or commissioner for oaths, or justice of the peace.
£1,001 - £4,999	<p>If you're a beneficiary or next of kin:</p> <ul style="list-style-type: none"> • our 'Statutory Declaration' form witnessed by a solicitor, commissioner for oaths or justice of the peace.
£5,000 - £30,000	<p>If you're the spouse, civil partner, child or parent:</p> <ul style="list-style-type: none"> • our 'Statutory Declaration' form witnessed by a solicitor or commissioner for oaths, or justice of the peace • our 'Letter of Indemnity' form for estates totalling £5,000 to £30,000. <p>If you're a beneficiary or other next of kin, please show us ONE of the following:</p> <ul style="list-style-type: none"> • Grant of Probate • Letters of Administration • Certificate of Confirmation (in Scotland).
Above £30,000	<p>ONE of the following:</p> <ul style="list-style-type: none"> • Grant of Probate • Letters of Administration • Certificate of Confirmation (in Scotland).
PLUS in all cases	<ul style="list-style-type: none"> • our 'Registrations – closure or transfer' form and identification if you're not an existing customer.

Please note, if you have or are in the process of obtaining a Grant of Probate, Letters of Administration, or Certificate of Confirmation, we'll need to see it regardless of the balance(s) in the account(s).

Depending on the type of identification we have taken, we may need additional identification for withdrawal before probate/closure of the account.

Mortgages

If your loved one had a mortgage with us, it's really important to remember that the monthly payments should be made so the account doesn't fall into arrears. If that's going to be difficult, please contact our Credit Management team on 0345 850 1766 who will talk you through the options. You also need to make sure any buildings insurance is kept in place. Once you've registered the death with us, we can help you with the next steps.



Sole borrowers

If the mortgage was only in the name of the deceased, they're known as the sole borrower. This means the mortgage is a debt of their estate and must be repaid in full. The money to do this usually comes from a life policy, the estate, or from selling the property.

We can't release full information about the mortgage to you until we've seen the original Grant of Probate or Letters of Administration. However, we can let you know the balance and monthly payment amount so you can seek Probate and continue to make the mortgage payments.

To get this information (which will be sent to the mortgaged address) you'll need to show us the original death certificate, the original coroner's interim certificate or a solicitor's death certificate verification form.

We can't transfer the mortgage to anyone else. If you're a beneficiary, you or someone else can apply for a new mortgage for the property, but we can't guarantee to accept the application.

Joint borrowers

If the mortgage was in the name of the deceased, with one or more other people, they are known as a joint borrower. There are two types of joint borrowers (joint tenants or tenants in common), and what happens to the property differs for each. See the page opposite for further information. As the remaining borrower is fully liable for the mortgage, it's really important to carry on making the monthly payments so the account doesn't fall into arrears.

Here's what you need to know

Joint tenants

Their share of the property will automatically transfer to the other joint tenant and your loved one's name will be taken off the mortgage (unless they were bankrupt, in which case their share doesn't pass to the other borrower – it passes to the trustee in bankruptcy). You don't need a Grant of Probate for this to happen – just the death certificate, which you should also register at the Land Registry to remove them from the property register.

Tenants in common

The share of the property belonging to the deceased won't transfer automatically to the other joint borrower(s). Instead, it will pass according to the instructions they left in their Will. If there is no Will, the property will be passed on according to the rules of intestacy (rules that come into effect when someone dies without leaving a Will).

Life assurance

To make a claim on any life assurance policies, you'll need to get in touch with the policy provider. If the policy is linked to a Skipton mortgage, we'll deal with the claim once you have a Grant of Probate, or Letters of Administration. We'll then use the proceeds to reduce or repay the mortgage account.

Mortgage payment protection insurance

If a policy is in the sole name of the person who's passed away, it will stop. For joint policies, we'll let you know what the next steps are.

Buildings insurance

It's really important you make sure the property's protected until the mortgage is repaid. If the policy is only in the deceased's name, you need to transfer it to the names of the personal representatives to ensure the cover continues. If the buildings insurance is with Skipton, we can help you with the next steps once you've registered the death. If this insurance isn't with us, you'll need to contact the provider directly. Please remember that if the property is empty for more than 30 days, most buildings insurance will lapse. You might need a solicitor or a specialist broker to help you set up a policy that's suitable for empty properties.

Investments through Skipton's Financial Advice service

Once you have obtained Probate, you'll need to send us an original court sealed copy (this is an official copy that has a high security hologram or a raised stamp), along with any relevant claim forms* issued by the product provider. We'll register the documents with the relevant companies so they can proceed with the claims.

*The claim form from the investment product provider might be referred to as a Discharge/ Stock/ Asset Encashment Transfer Form, or Inheritance Allowance Application. There will also be a list of requirements with the form, so please read it carefully. If held in trust, Probate won't be required. However, the trustees will need to sign the claim form.

Once we've received all the relevant information back from the providers, we'll send it to the personal representative or solicitor. If the policy confirmation is to be sent to the solicitor, we'll need written confirmation from the solicitor that they've been appointed to act on behalf of the estate. We also need to verify the personal representative's identity before we can supply them with policy information. We'll write to let you know which documents we need to do this.

We will aim to deal with each claim as quickly as possible and on average this process can take around **20 weeks**. However, each case may be different.

This illustration shows on average how long each stage can take, based on a claim for one policy where the deceased has passed away with a Will.

Once we receive the original death certificate this will be passed onto the provider within **5 working days**.

The provider will process the death certificate within **2.5 weeks** and send it back to us at Skipton*.

We will send the death certificate back to you/the Executor within **5 working days** of us receiving it back from the provider*.

Once we have received all probate values and claims forms we will send these back to the Executor or the solicitor acting for the estate.

Once the Executor has received the above information, this needs to be sent by them with the Grant of Probate form to the Probate Registry. Once the application for probate has been successful, a sealed Grant of Probate is issued. This will fall under the Probate Registry's timescales.

Once the Grant of Probate has been received, the Executor is to forward it to us with the completed claim form. We will then send all documents to the relevant provider within **5 working days**.

The provider sends the payment and grant of probate to the Executor within **4 weeks**.

Stage 1

Stage 2

Stage 3

***Please note:** Each provider will need to see an original copy of the death certificate. So the more official copies you have, the quicker this process should be.

Legal Terms and Phrases Explained

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

Administration

This is the legal process of dealing with someone's estate after they've died. It involves collecting all of the person's assets; their money, property and belongings – as well as settling debts and paying any taxes due, then sharing out what's left as directed in the Will. It's usually the Executor or Administrator who administers the estate, shares out assets and clears debts. To get authority to do that, they usually need to get a legal document called a 'Grant of Probate', if there is a Will, or Letters of Administration if not. For more information on how to do this, please visit the government website on gov.uk.

Administrator

Also known as Executor Dative in Scotland, this is the person who obtains Letters of Administration to deal with an estate when there isn't a Will. There are strict rules about who can be an administrator and you should seek legal advice if you are unsure about this.

Death Certificate

This is the legal document you get after registering the death and confirming the date, location and cause of the person's death.

Estate

A person's estate includes everything they owned and everything that's registered in their name. If the person who died owed money, had a mortgage or credit card, this comes out of their estate.

Executor

The person or persons named in a Will to deal with the estate following a person's death and, if necessary, obtain a Grant

of Probate (or Certificate of Confirmation in Scotland).

Grant of Representation

This is the official document that allows the Executor or Administrator to close accounts, collect the assets of an estate and pay them out to the beneficiaries. In Scotland, the Grant of Representation is called a Certificate of Confirmation. Where a Will is left, the Grant of Representation will be a Grant of Probate issued to the Executor(s) named in the Will. Where there is no Will, it will be Letters of Administration issued to the Administrator of the estate.

Letters of Administration

This is the official document that gives the Administrator the right to administer the estate and take control of all the assets and liabilities that were left by the person who died, where there is no Will. You can get the application form from gov.uk or by calling the HMRC Probate and Inheritance Tax Helpline.

Medical Certificate

This is the medical document issued by a doctor or coroner, certifying the death of a person and stating the cause if known.

Personal representative

This is the general term for an Executor or Administrator. The personal representative is responsible for administering the estate, which means they need to collect all the assets and pay all bills and debts that need to be paid. Depending on how much money and how many assets the person who died had, the personal representative may need to apply for a Grant of Representation – if so, then no accounts can be closed until they have this document.

Other contact details and useful numbers

HMRC
0300 200 3300
www.hmrc.gov.uk

HMRC Probate and Inheritance Tax Helpline
0300 123 1072

UK government
www.gov.uk

The General Registry Office (includes links to Scottish and Northern Ireland registry offices)
www.gov.uk/general-register-office

Tell Us Once Service
www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Citizens Advice Bureau
www.citizensadvice.org.uk

Cruse Bereavement Centre
0800 634 9494
cruse.org.uk

Apply for Grant of Probate or Letters of Administration
gov.uk/applying-for-probate

Scottish Court Service (Principal Registry of Scotland)
0131 444 3300
scotcourts.gov.uk

Probate Registry of Northern Ireland (for information on applying for for Grant of Probate or Letter of Representation)
0300 123 1072
Nirect.gov.uk/articles/applying-probate

For any other information about getting death certificates in England and Wales
0300 123 1837

Find a solicitor on the Law Society's website
www.lawsociety.org.uk/for-the-public/using-a-solicitor/find-a-solicitor
or call **020 7320 5650**

The Bereavement Register
www.thebereavementregister.org.uk

Fraud Prevention
www.cifas.org.uk

For help and support:

Visit your **local branch**

Go to **skipton.co.uk/bereavement**

Call **0345 266 1209**

between 9am and 5pm from Monday to Friday.

If you'd like this booklet in large print, braille or audio please ask in branch or call 0345 850 1700.

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