Bereavement

What to do when someone dies

It can be hard to know what steps to take when you lose someone close to you.

Coping with a bereavement can be a very difficult time and we want you to know we're here to try and help. As well as coming to terms with your loss you may also be faced with the practical task of dealing with your loved one's financial affairs.

This guide is designed to give you practical and useful information on how to notify us of a death, what happens to someone's mortgage account when they die and what steps we take once we have been notified.

As well as providing information about what happens at Kent Reliance, we've provided you with some steps that may help you during this time. We hope you'll find them useful.

Registering the death

The Government's website **gov.uk/when-someone-dies** is a good place to help guide you through the next steps, it includes information on who can register the death and what they'll need to do.

Below are some of the steps you may need to take:

- formally register a death at a registry office
- obtain copies of any doctors/medical notes or certificates
- obtain the death certificate
- contact a funeral director
- notify any solicitors or accountants
- if there's a will, consider any special stipulations or requirements
- notify the executors or appoint an administrator
- notify any companies or organisations that may need to know about the death

Once you have registered the death, you'll be given a death certificate and a certificate for either burial or cremation. You'll need to register the death within eight days in Scotland and within five days in England; this is normally at the closest registry office to where the death happened. You may need to make an appointment to do this.

You may want to request more than one copy of the death certificate in case any organisation requires the original document.

Please note there may be an additional charge for extra copies.

Documents we'll need

There are a few things we'll need to see once you have notified us that someone has died:

- An original or certified copy of the death certificate or interim death certificate; if this is a copy we accept certification from the following professionals:
    - an FCA authorised person or firm;
    - a qualified solicitor;
    - a bank or building society manager/employee (must include Branch Stamp);
    - an actuary or accountant (who is a member of a recognised professional body);
    - a notary public;
    - a general practitioner or dentist; or
    - you can use the Post Office Certification Service.
- The name and address of the personal representatives if known as this lets us know who we need to correspond with.
- Confirmation of who'll be managing the estate.

As soon as you let us know someone has died, we'll update our records. Until we receive the death certificate, or interim death certificate, all correspondence sent from Kent Reliance will unfortunately be in the name of the deceased.

What happens to the mortgage account?

Upon receiving the death certificate, what happens next will depend on the legal ownership of the property. If you're unsure what the legal ownership is, we can provide this information to you. The property will either be registered in the sole name of the customer, or if the property is held in joint names, it will be registered as either "joint tenants" or 'tenants in common'.

Joint tenants

If the property is registered as "joint tenants", we'll update the mortgage account to the sole name of the surviving account holder.

If payments are made by direct debit, we'll be in contact to ensure that the direct debit details are still correct.

The remaining account holder will then receive a letter confirming this information.

Tenants in common or sole name

If the property is registered as "tenants in common" or in the sole name of the customer, we'll need to know who is handling the estate.

We'll need the name and address of the person dealing with the estate, this may be an executor or solicitor.

Information that will help us with next steps depends on whether a solicitor has been appointed, if a Grant of Probate or a Letter of Administration has been issued, or if there's a will.

We'll need to know the status of the bank account that we're currently taking mortgage payments from.

Letting other companies know

Below are some of the organisations you may also need to notify:

- utility companies
- banks or building societies
- credit or store cards
- loan providers
- insurance companies

Tell us once service

There's a "Tell Us Once" service that may be available in your area, which will notify all the relevant government departments, please visit **gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once** or ask the registrar when notifying them of the death.

Updating ownership details at the Land Registry

Whilst we will update our records on the mortgage account, you will need to take additional steps to update the ownership details at the Land Registry.

Further information can be found at the Land Registry website: **gov.uk/guidance/contact-hm-land-registry**

For further information from the Land Registry on what to do when someone dies:

- **call 0300 006 0411**
- select option 2 for information
- select option 2

Additional support

Bereavement Advice Centre

There are many practical issues to manage when someone dies. The Bereavement Advice Centre supports and advises people on what they need to do after a death.

The service is free and their contact details are: **bereavementadvice.org** or **0800 634 9494**.

The legal terms explained

Will

A legal document where a person outlines their wishes for the distribution of his/her assets after their death.

Testate

Where a person dies having made a valid will, and the estate passes in accordance with the directions in the will.

Grant of Probate

If the deceased has a will, the executor or administrator will apply for a Grant of Probate. The Grant is a legal document, which confirms that the executor has the authority to deal with the deceased person's assets (property, money and belongings). This is called "administering the estate".

Intestate

When a person dies without having made a valid will, he/she is said to have died intestate, the estate passes in accordance with the Administration of Estates to the next of kin.

Personal representative

This term can be used for both executors and administrators, we'll also refer to Personal Representatives when corresponding with the person dealing with the estate until Grant of Probate has been obtained.

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit **kentreliance.co.uk/additional-help** for more information.

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