

What do I do...

After a family bereavement?

When somebody dies it can be a very difficult time. Often the last thing you want to think about is how to deal with their affairs. To help you, this is our quick guide about what to do when somebody dies.

1. The first thing you should do is make an appointment with one of our specialist solicitors to discuss the matter in detail. The first appointment is completely free of charge and will give you all the information you need.
2. The death must be registered within five days of the date of death usually by a relative. Any registry office can be used but it is best to use the registry office in the area where the person died as all the documentation will be received on the day the death is registered. Death Certificates are around £4.00 per copy. A prearranged appointment to register the death will be required which our solicitors can help set up at the initial meeting.
3. You will receive a form from the registry office which will allow you to instruct a funeral director to carry out the funeral. This is commonly known as the "Green Form."
4. With a Death Certificate in your possession you need to determine if the deceased person left a validly executed Will. If you are unsure of this you should contact local solicitors to see if they hold a Will. A Will will name the people who are legally entitled to deal with the deceased person's estate. These people are known as "Executors". The Will will also stipulate how the deceased person's estate is to be distributed. If there is no Will then the people who are entitled to deal with the estate and inherit are determined by the Rules of Intestacy. We can provide you with more information about these rules if you need it.
5. The Executors, or the people entitled to deal with the estate under the Rules of Intestacy, need to ascertain the assets

and liabilities of the deceased person. This is usually best done by looking through financial information the deceased person may have in their possession such as bank statements, credit card statements, pension letters and utility bills etc.

6. Once the deceased person's assets and liabilities have been ascertained all of the relevant asset and liability holders need to be contacted and provided with a copy of the Death Certificate to obtain date of death valuations.
7. The date of death valuations and correspondence from the asset and liability holders will confirm whether or not a "Grant of Representation" is required to deal with the particular asset or liability. If one asset or liability holder requires a Grant then all other holders will wish to see it. If the deceased person has a house which they own then a Grant will be needed in 99% of cases to deal with the house.
8. Obtaining a Grant requires an Inheritance Tax form to be completed using the date of death valuations received from the asset and liability holders. A tax form will need to be completed even if no tax is payable and the form to use will depend on the value of the deceased person's estate and their circumstances. Any Inheritance Tax due must be paid within six months of the date of death.
9. Once a Grant, if necessary, has been obtained the people named on the Grant will then need to gather in the deceased person's assets, settle any liabilities and then distribute the net estate in accordance with the Will or the Rules of Intestacy.

The above points are a brief outline of the main matters to consider after a bereavement. Some of the points can be quite complex and time consuming and other actions may arise depending on the specific circumstances which is why we suggest the very first thing

to do is make a free, initial appointment to see one of our specialist solicitors to talk through the process. If we are asked to deal with the matter we will usually provide a fixed fee for the work so you will know exactly what you will be paying upfront. Our fees would come from the deceased person's estate before it is distributed.

To take advantage of our free, no obligation initial appointment please call...

01229 811811

and ask for the Private Client Department



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