THE FIRST WEEK — EXECUTOR'S KIT

Do Not Do Yet

The mistakes that are easy to make in the first week — and expensive to unpick. Read this before you start moving anything.

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"Completion is not the goal. Readiness is."

Most of the damage executors do to estates happens in the first week — not from negligence but from instinct. Moving quickly feels like helping. These actions feel obvious but carry real legal and financial consequences. Wait until the process says it is time.

STOP — NOT YET

Clear or empty the house

You do not yet know what is in the estate and what its value is. Items given away or thrown out before the estate is inventoried can be challenged by beneficiaries or HMRC. **Wait until you have completed the estate inventory.**

Give possessions away — even to close family

Gifts from the estate before probate is granted are a breach of your duty as executor. Even a "harmless" gift of jewellery or furniture can create beneficiary disputes and personal liability. **Nothing leaves the estate until distribution.**

Cancel utility bills or close the property's accounts

The property needs to be heated, lit, and insured until it is transferred or sold — this can take months. Cancelling utilities prematurely can invalidate the buildings insurance or cause problems with damp or pipes. **Transfer, do not cancel, until the property is vacant and sold.**

Transfer large sums out of the estate's bank accounts

The bank will freeze sole accounts on notification. Until probate is granted, you cannot lawfully transfer the estate's assets. Paying yourself back for expenses before probate — even legitimate ones — should be documented carefully. **Keep a running record of all estate expenses so you can be reimbursed properly later.**

Log in to the deceased's online accounts using their passwords

Accessing a person's computer or online accounts without authorisation is a criminal offence under the Computer Misuse Act 1990 — even if you are the executor. Banks, pension providers, and insurers all have formal bereavement processes that do not require passwords. **Use the official bereavement route for every institution.**

Throw away financial paperwork, letters, or bank statements

You do not yet know what matters. HMRC may require evidence of income going back several years. A pension statement you bin could be worth tens of thousands of pounds. **Keep everything in a box until the estate is fully administered.**

File the probate application in the first week

You cannot file a probate application until you have a complete estate inventory and, for taxable estates, until HMRC has processed the IHT400. Most probate applications take 4–6 weeks of preparation. **Focus on gathering documents first. Probate follows the inventory, not the funeral.**

Assume all debts must be paid immediately

Creditors cannot enforce debts against the estate until probate is granted. You are not personally liable for the deceased's debts (unless you guaranteed them). Do not pay creditors who pressure you before the estate is properly administered — this could disadvantage other creditors and put you at personal risk. **Keep a record of all creditor contact and take advice before paying anything.**

Let the home insurer lapse or fail to notify them of vacancy

Most buildings and contents policies have a 30-day vacancy clause — if the property is unoccupied for more than 30 days without notification, the policy may be void. **Notify the insurer that the property is vacant as soon as it becomes so.**

If something urgent is pressing

If a creditor is threatening legal action, a direct debit is draining the estate, or a professional is telling you something must happen now — pause and verify before acting. The red-flag sheet in this kit lists the situations where professional advice is genuinely worth it. Many "urgent" pressures on executors are not actually urgent.

POWERED BY VALOREN

Do Not Do Yet — Executor's Kit. Free reference from the Valoren estate administration series.

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