

How long to keep paperwork after someone dies

Keep, scan, shred or return. Every paper in its pile, then the full schedule with its sources.

General information, not legal or financial advice. Every period was read from its source on **2 October 2026**. Law changes, so check the source first.

Take advice from a solicitor, or an accountant for tax, if there is Inheritance Tax, a dispute, a trust, a business, a farm or foreign assets. The same goes for a child or vulnerable beneficiary, a life interest, or debts the estate cannot pay. If a professional holds the file, ask for the papers before their retention period ends.

Before you shred anything

Shred nothing until all of these have happened:

- ☐ The final estate accounts are signed;
- ☐ HMRC has issued Inheritance Tax clearance (IHT30), or its windows have passed;
- ☐ HMRC has confirmed the final income-tax position;
- ☐ DWP (or the Department for Communities, or Social Security Scotland) has confirmed nothing is owed;
- ☐ The Gazette notice period has run;
- ☐ Six months have passed since the grant (the 1975 Act and 1979 Order claim window) — in Scotland, since the death.

And whatever a row says, keep every paper connected to an open complaint, claim, HMRC enquiry, benefit review, a continuing trust, or a business the estate or a beneficiary carries on.

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What to do

Your dates

Write the three dates you know. The rest follow from them. Act well before any date that matters, and check the exact day with a solicitor or HMRC.

Date of death

Most periods count from this day.

Grant of probate or confirmation

Some windows count from the grant.

Estate finished (the last money paid out)

The estate's own tax papers count from this.

Their own tax papers: keep until 5 April, four years after their last tax year ends

A death in October 2026 gives 5 April 2031.

Self-employed

or letting records: keep until 31 January, five years after the filing deadline for their last tax year

A death in October 2026 gives 31 January 2033.

A deed of variation must be made by: two years after the death

Inheritance Tax Act 1984 s.142(1).

Family and dependants' claims close: six months after the grant

England, Wales and Northern Ireland. In Scotland, a cohabitant's claim closes six months after the death.

The estate's own tax papers: keep until six years after the end of the last tax year of the administration

That tax year ends on 5 April.

Inheritance Tax papers: keep until 20 years after the tax is paid, or 20 years after the death if none was

See the box below.

What "20 years" means here. HMRC says it can ask to see the records up to 20 years after Inheritance Tax is paid. Where no tax was paid, or no full account was delivered, the law's own clock runs 20 years from the date of death (IHTA 1984 s.240(7)). Where tax was paid on a full account, HMRC's ordinary window is 4 years, 6 for a careless mistake and 20 for a deliberate one (s.240(2), (4) and (5)) — so 20 years covers every case.

Keep the original, not just a scan, for: dividend vouchers, statements of tax deducted and evidence of foreign tax paid (TMA 1970 s.12B(4A)); deeds, leases and share certificates; the lasting power of attorney, until the Office of the Public Guardian has it; wills and codicils; grants of probate, letters of administration and confirmation; birth, marriage and death certificates; guarantees; court orders; the grave deed. Everything else may be scanned.

What to do

The sort sheet

Put each paper in its pile and tick it. The "until" is a short version of the rule. The reference pages after the sheet give the full rule, where Scotland or Northern Ireland differ, and the source.

Pile 1. Keep for good (8)

Keep these for good. Most are part of the title to a home or the family's own record.

- ☐ **A deed of variation:** Made within 2 years of death; keep for good
- ☐ **The final estate accounts, signed:** At least 20 years — for good if you can
- ☐ **IHT30 clearance and 'no enquiry' letter:** Permanently

- ☐ **Title deeds, UNREGISTERED land:** Permanently — never shred
- ☐ **The lease, extensions and notices:** Permanently
- ☐ **Planning, building and installer certificates:** Permanently, with the deeds
- ☐ **Birth, marriage, adoption certificates:** Keep for good
- ☐ **Photographs, letters, diaries:** Keep — no deadline

Pile 2. Keep until the date shown (38)

Keep each until the date shown. The reference pages give the exact rule and its source.

- ☐ **Copies of the will and codicils:** 20 years on the IHT clock
- ☐ **The grant / confirmation and spare copies:** Until distributed and accounts signed; then 20 years (our advice)
- ☐ **Inheritance Tax forms, valuations, workings:** 20 years after tax paid — from the death if none
- ☐ **Date-of-death valuations:** 20 years, or until sold + 1 year after SA deadline — later
- ☐ **Records of gifts in the 7 years before death:** With the IHT papers, 20 years; trusts: back 14 years
- ☐ **A late spouse's estate papers:** Until the unused allowance is claimed; then 20 years
- ☐ **Receipts for debts, funeral, utilities, expenses:** 20 years on the IHT clock
- ☐ **Creditor notices and claim letters:** At least 20 years, with the final accounts
- ☐ **Beneficiaries' signed receipts:** With the final accounts: 20 years
- ☐ **The estate's own tax papers (SA900, R185):** 6 years after the last tax year of the administration
- ☐ **Their tax returns and HMRC letters:** 5 April, 4 years after the tax year of death ends
- ☐ **P60s, final P45, P11D, payslips:** 5 April, 4 years after the tax year of death ends
- ☐ **Dividend vouchers, tax-deducted statements:** Same date — keep these originals, not scans

- ☐ **Self-employed business records:** 5 years after the 31 January filing deadline
- ☐ **Rental income records:** 5 years after the 31 January filing deadline
- ☐ **Gas safety records, tenancy and deposit papers:** Gas: 2 years.
Tenancy: end + 6 years
- ☐ **Capital Gains papers for lifetime sales:** 5 April, 4 years after the tax year of death ends
- ☐ **The executors' sale papers:** 6 years after the end of the tax year of sale
- ☐ **HMRC's final letters on their tax:** 6 years after the last tax year of the administration
- ☐ **Payroll papers, if they employed someone:** 3 years from the end of each tax year
- ☐ **Date-of-death value and closing letters:** 20 years after any IHT; or while shares held
- ☐ **Share certificates:** Original until sold or re-registered
- ☐ **ISA statements and letters:** Until the spouse's allowance is claimed and ISA closed
- ☐ **Pension death-benefit letters:** 20 years after any IHT is paid
- ☐ **Life policies and payout letters:** Until paid; then 20 years, or 6 (5 in Scotland)
- ☐ **Benefit and State Pension letters:** Until DWP confirms nothing is owed; then shred
- ☐ **Council tax or rates bills:** Until at nil in writing; scan, 6 years (5 Scotland)
- ☐ **Care-home and council fee papers:** Until nothing owed; England: 6 years after due
- ☐ **Title deeds, registered land:** While the property is in the family
- ☐ **Mortgage redemption and discharge papers:** Until sold and clear on the register; + 12 years
- ☐ **Their tenancy papers, if they rented:** Until ended in writing; then 6 years (5 Scotland)
- ☐ **Buildings and contents insurance papers:** Until the house passes; claims + 6 years

- ☐ **Guarantees and warranties:** Their term; building work 15 years (E&W)
- ☐ **The home purchase file and land-tax return:** Land tax 6 years (5 Scotland); see the row
- ☐ **Receipts and valuations for valuables:** Probate valuations 20 years; receipts go with the item
- ☐ **The V5C vehicle logbook:** Until the car is sold or kept; tell DVLA
- ☐ **Death certificate copies:** Until institutions are done; keep one for good
- ☐ **Password lists and recovery codes:** Until every account is closed; then shred

Pile 3. Scan, then shred the paper (7)

Scan these, keep the scan for the time shown, then shred the paper.

- ☐ **Gift Aid and charity records:** Scan; 5 April, 4 years after the tax year of death
- ☐ **A tax return arriving after the death:** Shred only when HMRC's letter says so
- ☐ **Bank and building society statements:** Scan 7 years (14 if a trust); see the row
- ☐ **Pension statements, annuity letters, P60:** Scan; 4 years after tax year of death, or 20 years
- ☐ **Card, loan and overdraft statements:** Scan; 6 years after paid (5 Scotland), or 20
- ☐ **Ground rent and service charge papers:** Scan; 6 years (5 in Scotland)
- ☐ **Medical papers found at home:** Until settled; 3 years if any worry about care

Pile 4. Shred once no longer needed (2)

Shred these once nothing needs them. Shred, never bin.

- ☐ **Old statements, mortgage already repaid:** 6 years after repaid and discharged
- ☐ **Old papers carrying their details:** Shred — never bin — once not needed

Pile 5. Return, hand over or cancel (13)

Return, hand over or cancel these. Do not shred them.

- ☐ **The original will and codicils:** Hand over with the application — photocopy first
- ☐ **The lasting power of attorney:** Send to the Public Guardian — don't shred
- ☐ **Cards, cheque books, direct debits:** Cancel now; destroy once the account is frozen
- ☐ **Premium Bonds and NS&I certificates:** Claim early; send originals only if asked
- ☐ **Payments arriving after the death:** Return straight away — do not spend
- ☐ **Student loan letters:** Tell SLC; keep its cancellation letter
- ☐ **The insurance cover itself:** Not yet — cancel when the house passes
- ☐ **The passport:** Return to HM Passport Office
- ☐ **The driving licence:** Return to DVLA (DVA in Northern Ireland)
- ☐ **The Blue Badge:** Return to the issuing council now
- ☐ **The NHS medical record:** Held by the NHS — ask for a copy
- ☐ **Marketing post:** Register to stop it; shred what arrives
- ☐ **Their credit file:** Tell the credit reference agencies early

The full schedule: 68 papers

Each paper has one period, what the rule rests on, where the nations differ, and its sources. The reasons and smaller caveats behind each row are on the web page, row by row. Where a caveat changes what you keep or shred, it is printed here. Every source was read on 2 October 2026.

Law, duty to keep: a statute says keep it. **Law, claim window:** a statute sets how long someone can come back. That is not a duty to keep paper, but it is the reason for the date. **Practice:** our advice, built on those windows. "20 years on the Inheritance Tax clock" means the box on the dates page.

The estate, Inheritance Tax and probate

The original will and any codicils

Hand over. Keep the original

How long: Hand it over with the probate or confirmation application — the registry or court keeps it. **Photocopy it first:** the copy is what you keep.

England and Wales: Send the original with the probate application. The probate registry keeps it and it becomes a public record.

Scotland: Lodge the original will, or an extract if it was registered in the Books of Council and Session or a sheriff court, with the C1. No official page we read says whether the court returns the original after confirmation; assume it does not, photocopy it first, then confirm with the sheriff clerk.

Northern Ireland: Send the original with the application. The Probate Office keeps it as a public document and does not return it.

Before you shred: If no grant is needed (a small estate, for example), nothing in these sources tells you to hand the original over — keep it safe.

Basis: Official guidance **Sources:** GOV.UK, if there's a will; nidirect, probate forms; Scottish Courts, large estates.

Copies of the will and any codicils

Keep

How long: 20 years on the Inheritance Tax clock, kept with the estate file.

Across the UK: Same across the UK — Inheritance Tax is UK-wide. In Scotland the court holds a copy only once confirmation has been issued or the will was registered there.

Basis: Official guidance **Sources:** GOV.UK, HMRC records; Scottish Government, death in Scotland.

The grant of probate, letters of administration or (Scotland) confirmation, and spare certified copies

Keep. Keep the original

How long: Until the estate is fully distributed and the accounts are signed. Then keep the original with the estate file — we suggest the same 20 years.

England and Wales: The registry issues a grant of probate or letters of administration. Copies go to the banks and other holders of assets.

Scotland: The court issues confirmation. Certificates of confirmation for specific items have the same effect as the original.

Northern Ireland: A Grant of Probate is issued if there is a will; if there is no will, a Grant of Letters of Administration.

Basis: Practice, our advice **Sources:** GOV.UK, after you've applied; Scottish Courts, small estates; nidirect, probate.

Inheritance Tax forms, valuations and the papers behind the figures

Keep

How long: At least **20 years after the Inheritance Tax is paid**; where no tax was paid or no full account was delivered, **20 years from the date of death** (IHTA 1984 s.240(7)).

Across the UK: Same across the UK. Keep copies of the signed forms and every supporting document, including valuations such as an estate agent's. In Scotland the C1 inventory is both a court and an HMRC form — keep a copy with the tax papers.

Basis: Official guidance. HMRC's 20-year records rule, sized to the statutory ceiling in IHTA 1984 s.240. **Sources:** GOV.UK, HMRC records; IHTA 1984 s.240; HMRC, IHT400 and notes.

Date-of-death valuations: the probate valuation of the house, shares and other assets, and the valuer's or estate agent's letters

Keep until...

How long: With the Inheritance Tax papers (**20 years on the clock**) — and, for anything someone inherited, until it is sold and then at least a year after the Self Assessment deadline for the tax year of the sale (5 years for a business asset). **Whichever is later.**

Across the UK: Same across the UK — HMRC's helpsheet HS282 and TCGA 1992 s.62 apply UK-wide.

Basis: Official guidance **Sources:** HMRC helpsheet HS282; GOV.UK, CGT records; TCGA 1992 s.62.

Notes, cheque stubs and letters showing gifts the person made in the seven years before they died

Keep

How long: With the Inheritance Tax papers: at least **20 years after the tax is paid**. Where the person put money into a trust, gather records back **14 years** (IHT403 box 18 asks about chargeable transfers in the 7 years before the earliest gift).

Across the UK: Same across the UK. Gather them for the executor — they feed the Inheritance Tax forms.

Basis: Official guidance **Sources:** GOV.UK, gifts; GOV.UK, HMRC records; HMRC, IHT403.

Papers from a husband's, wife's or civil partner's estate who died earlier (their will, valuation, tax forms, the marriage certificate)

Keep until...

How long: Until the surviving spouse's estate has claimed the unused allowance: the claim is due within **2 years from the end of the month of the second death**, or **3 months** from when the executors first act if later (HMRC can allow longer); then **20 years after that tax is paid**.

Across the UK: Same across the UK. HMRC's Scottish confirmation notes (C3, 2021 edition) say the same: keep full details of the first estate in a safe place.

Basis: Official guidance. HMRC guidance; the claim window is IHTA 1984 s.8B(3).

Sources: GOV.UK, HMRC records; IHTA 1984 s.8B; HMRC, C1 and C3 notes (Scotland).

A deed of variation (where the family re-arranges who inherits)

Keep for good. Keep the original

How long: It must be made **within 2 years of the death** (IHTA 1984 s.142(1)). Keep the signed deed with the Inheritance Tax papers **for good**.

Across the UK: Same across the UK — the Inheritance Tax Act applies UK-wide.

Basis: Law, claim window. The 2-year window is law; keeping the deed for good is our advice. **Sources:** IHTA 1984 s.142.

Receipts for debts paid — including the final gas, electricity, water, phone and broadband bills — the funeral bill and headstone, and the executor's own expenses

Keep

How long: With the Inheritance Tax papers: **20 years on the Inheritance Tax clock.** GOV.UK says "receipts", so keep the paper where you can; for the final utility bills a scan with proof of payment is enough.

England and Wales: HMRC's records rule is UK-wide. Energy suppliers in Great Britain cannot back-bill for energy used more than 12 months ago (Ofgem).

Scotland: HMRC's records rule is UK-wide. Same Ofgem back-billing rule as England and Wales.

Northern Ireland: HMRC's records rule is UK-wide. The Utility Regulator allows back-billing of 13 months where the supplier is at fault.

Basis: Official guidance **Sources:** GOV.UK, HMRC records; HMRC, IHT400 and notes; Ofgem; Utility Regulator (NI).

Copies of the Gazette and newspaper notices to creditors, and every letter from anyone claiming against the estate

Keep

How long: With the final accounts: **at least 20 years.** Keep a claim's papers until it is finally settled, then with the accounts.

England and Wales: Trustee Act 1925 s.27: a notice in The Gazette and a local newspaper, giving at least two months. After that you may distribute having regard only to the claims you know of. Claims under the Inheritance (Provision for Family and Dependants) Act 1975 must be made within six months of the grant unless the court allows a late one; after those six months you are not liable for having distributed because a late claim might be allowed, though assets can still be recovered.

Scotland: No statutory notice scheme like s.27 was found. Official guidance says wait six months from the death before distributing. Legal rights (spouse, civil partner, children) can be claimed whatever the will says and prescribe only after 20 years. A cohabitant's claim on an intestate estate must be made within six months of the death (Family Law (Scotland) Act 2006 s.29(6)); the Trusts and Succession (Scotland) Act 2024 s.78 will change that period but was not in force on 2 October 2026. The 2024 Act's executor protection (s.37) is also not yet in force.

Northern Ireland: Trustee Act (Northern Ireland) 1958 s.28 — not s.27: a notice in the Belfast Gazette plus newspapers, giving at least two months. Claims under the 1979 Northern Ireland Order must be made within six months of the grant unless the court allows a late one.

Basis: Practice, our advice. The notice schemes and claim deadlines are law; keeping the proof for 20 years is our advice. **Sources:** Trustee Act 1925 s.27; 1975 Act s.4; Family Law (Scotland) Act 2006 s.29; Trustee Act (NI) 1958 s.28.

The final estate accounts, signed by the executors and the main beneficiaries

Keep for good

How long: At least **20 years**, and **for good** if you can hold a PDF. Twenty years from the Inheritance Tax payment is the longest fixed clock in the UK.

England and Wales: A beneficiary has 12 years from when the right to receive arose to claim a share of the estate, and 6 years for a breach of trust. There is no time limit where an executor kept or converted estate property, or on fraud.

Scotland: Prescription, not limitation. A legal rights claim lasts 20 years from the death. A trustee's duty to produce accounts has no time limit under the 1973 Act, and the Act's "trustee" covers anyone holding property in a fiduciary capacity.

Northern Ireland: A beneficiary has 12 years to claim a share of the estate (art.44). A personal representative is not a "trustee" under the 1989 Order (art.2(3)(b)); no time limit applies where the claim is founded on fraud to which the personal representative was party (art.45(2)).

Basis: Law, claim window. Law: the claim windows are statutory. The "keep for good" recommendation is practice built on them. **Sources:** GOV.UK, distributing; Limitation Act 1980 s.22; 1973 Act Sch.3; Limitation (NI) Order 1989 art.44.

Beneficiaries' signed receipts, and the record of what each person was paid or given

Keep

How long: With the final accounts: at least **20 years after the Inheritance Tax is paid** (see the clock).

England and Wales: HMRC lists written confirmation that each beneficiary received their share among the records to keep.

Scotland: Same HMRC list. Citizens Advice Scotland also says executors should keep records of payments and distributions. Say "a signed receipt" — we found no Scottish source for the wording of a formal discharge.

Northern Ireland: Same HMRC list — UK-wide.

Basis: Official guidance **Sources:** GOV.UK, HMRC records; Citizens Advice Scotland.

HMRC's closing letters: the Inheritance Tax clearance certificate (IHT30) and the "we do not intend to enquire" letter on the estate's tax return

Keep for good

How long: Permanently. They are the executor's proof that HMRC has closed the matter.

Across the UK: Same across the UK. Apply on IHT30 when you believe all the tax is paid; for a death HMRC must give the certificate once satisfied (IHTA 1984 s.239(2)).

Basis: Practice, our advice **Sources:** IHTA 1984 s.239; GOV.UK, IHT30; HMRC manual TSEM7418.

The estate's own tax papers: the Trust and Estate Tax Return (SA900) and its pages, the R185 statements given to beneficiaries, the letter reporting a small estate, workings, payment confirmations and the estate's tax reference

Keep

How long: Six years after the end of the last tax year of the administration. Give each beneficiary who received estate income their own R185 and keep a copy.

Across the UK: Same across the UK — HMRC's rules are UK-wide.

Before you shred: A beneficiary keeps their R185 with their own tax papers for six years after the end of the tax year they declare it. Estates with £500 or less of income in a tax year (from 6 April 2024) need not report — keep the workings that show the figure. Executors who hand everything out can be asked to pay unpaid tax themselves.

Basis: Practice, our advice. Practice, anchored on law: HMRC can assess the estate's own tax 4 years after each tax year, 6 for a careless mistake (TMA 1970 s.34 and s.36) — a window, not a duty to keep. The legal minimum to preserve is shorter (s.12B). **Sources:** GOV.UK, distributing; TMA 1970 s.36; HMRC manual CH54200; HMRC, R185 (Estate Income); GOV.UK, reporting the estate.

The lasting power of attorney (the original and certified copies)

Hand over. Keep the original

How long: As soon as you can after the death: the power ended on the day they died. **Do not shred it.**

England and Wales: Tell the Office of the Public Guardian and send the original LPA and all certified copies. OPG cancels it and destroys it unless you ask for it back with a return address.

Scotland: Notify the Office of the Public Guardian (Scotland) in writing with a copy of the death certificate. The page does not say the document must be sent back.

Northern Ireland: Not confirmed on any official page we read. Enduring powers are registered with the High Court (Office of Care and Protection); ask that office what to do with the document. Do not shred it.

Basis: Official guidance **Sources:** GOV.UK, OPG; OPG Scotland.

The person's own tax

The person's tax returns and HMRC letters: Self Assessment returns, tax calculations, end-of-year letters (P800), tax code notices (P2)

Keep

How long: Until **5 April four years after the end of the tax year of death**. A death in October 2026 falls in tax year 2026–27, so keep until 5 April 2031.

Across the UK: Same across the UK — the Taxes Management Act 1970 extends to the whole UK.

Basis: Law, claim window. Law: this is HMRC's window to assess (TMA 1970 s.40(1) and (2)) — not a duty to keep paper. **Sources:** TMA 1970 s.40; HMRC manual CH56100; GOV.UK, how long to keep.

Pay papers: P60s and the final P45 from an employer, P11D, final payslips, State Pension tax letters

Keep

How long: Until **5 April four years after the end of the tax year of death** (5 April 2031 for a death in October 2026).

Across the UK: Same across the UK.

Basis: Law, claim window. Law (window), by analogy: no keeping period is stated for someone taxed only through PAYE, so HMRC's s.40 window is used. **Sources:** GOV.UK, employees' records; HMRC manual EIM42380; GOV.UK, debts and taxes.

Dividend vouchers, statements of tax deducted, evidence of foreign tax paid, chargeable event certificates, interest and investment statements (tax years up to the death)

Keep the original. Keep the original

How long: Until **5 April four years after the end of the tax year of death** (5 April 2031 for a death in October 2026). **Keep the paper itself — not just a scan — for dividend vouchers, statements of tax deducted and evidence of foreign tax paid (TMA 1970 s.12B(4A)).** Chargeable event certificates and ordinary statements may be scanned.

Across the UK: Same across the UK.

Basis: Law, duty to keep. Law: the keep-the-original rule is a duty (s.12B(4A)); the date is HMRC's window (s.40). **Sources:** TMA 1970 s.12B; HMRC manual SALF211; GOV.UK, savings records.

Business papers if the person was self-employed or in a partnership: accounts, books, invoices, receipts, business bank statements

Keep

How long: At least **5 years after the 31 January filing deadline** of the tax year each relates to. Death in October 2026 → deadline 31 January 2028 → keep until 31 January 2033.

Across the UK: Same across the UK.

Basis: Law, duty to keep. Law: a duty to keep (TMA 1970 s.12B(2)(a)); HMRC says it covers all the records behind that return. **Sources:** GOV.UK, self-employed records; TMA 1970 s.12B; HMRC manual SALF211.

Rental income records if the person let property: rent books and receipts, letting agent statements, repair and service invoices, mortgage interest statements

Keep

How long: At least **5 years after the 31 January filing deadline** of the tax year each relates to.

Across the UK: Same across the UK.

Basis: Law, duty to keep. Law: HMRC treats letting as a business for the record-keeping rule (s.12B). **Sources:** HMRC manual SALF211; GOV.UK, rental records; HMRC, rental income.

Landlord's safety and tenancy papers: gas safety records, tenancy agreements, deposit protection certificates

Keep

How long: Gas safety records: **at least 2 years**. Tenancy agreements and deposit papers: until the tenancy has ended and the deposit is settled, then **6 years**.

England and Wales: The gas safety record rule is in regulations covering Great Britain.

Scotland: The gas safety record rule covers Great Britain, so it applies here too.

Northern Ireland: Gas safety records: at least 2 years (Gas Safety (Installation and Use) Regulations (Northern Ireland) 2004 reg.36(3)(c)).

Basis: Law, duty to keep. Law: keeping the gas safety record is a duty (2 years). The 6 years for tenancy and deposit papers is our advice. **Sources:** HSE, gas safety record; Gas Safety (NI) Regulations 2004 reg.36.

Charity donation records: Gift Aid receipts and declarations, a note of dates and amounts, legal papers for any land or shares given to charity

Scan, then shred

How long: Keep the scan until **5 April four years after the end of the tax year of death**; keep the original legal papers for any gift of land or shares.

Across the UK: Same across the UK.

Basis: Law, claim window. Law (window): HMRC can reopen these claims until the s.40 date; scans are allowed (s.12B(4)). **Sources:** GOV.UK, charity records; TMA 1970 s.12B; TMA 1970 s.40.

Capital Gains Tax papers for things the person sold or gave away in their lifetime: contract notes, completion statements, improvement receipts, any CGT return or 60-day property report

Keep

How long: Until **5 April four years after the end of the tax year of death**.

Across the UK: Same across the UK.

Before you shred: Only for assets sold or given away before death.

Assets still owned at death take their date-of-death value, so old purchase receipts stop mattering for Capital Gains Tax on those (keep them as proof of ownership). A surviving spouse or civil partner who was given an asset in life keeps the record of what the person paid for it until they sell, then for a year after that tax year's Self Assessment deadline.

Basis: Law, claim window **Sources:** GOV.UK, CGT records; HMRC helpsheet HS282; TCGA 1992 s.62.

Estate sale papers: contracts, completion statements or contract notes for anything the executors sold, sale costs, the 60-day property report and its payment confirmation

Keep

How long: **Six years after the end of the tax year** in which the estate made the sale.

Across the UK: Same across the UK.

Basis: Law, claim window. Law (window): six years is HMRC's window for a careless mistake (TMA 1970 s.36) — not a duty to keep. The ordinary limit is four years.

Sources: GOV.UK, selling assets; TMA 1970 s.36; HMRC manual CH54200.

HMRC's final letters about the person's tax: the final calculation, any "no enquiry" confirmation, a closure notice, HMRC's reply to the estate's report

Keep

How long: With the estate's tax papers: **six years after the end of the last tax year of the administration.**

Across the UK: Same across the UK.

Basis: Practice, our advice **Sources:** HMRC manual SAM90010; TMA 1970 s.9A; HMRC manual CH56100.

A Self Assessment return or notice to file addressed to the person that arrives in the April after the death

Scan, then shred

How long: Shred only once **HMRC's letter says it can be destroyed.** Any return addressed to the "personal representative" must be kept and filed by its deadline.

Across the UK: Same across the UK.

Basis: Official guidance. HMRC's internal staff manual, published on GOV.UK — not a customer leaflet. **Sources:** HMRC manual SAM90010; GOV.UK, debts and taxes.

Payroll papers if the person employed someone (a carer, cleaner or nanny): pay records, payments to HMRC, tax code notices, expenses and benefits

Keep

How long: **3 years from the end of the tax year** they relate to.

Across the UK: Same across the UK.

Basis: Official guidance **Sources:** GOV.UK, PAYE records.

Banks, savings, investments, pensions, benefits and debts

Bank and building society statements (current, savings, joint) from before the death

Scan, then shred

How long: Scan the **last 7 years** before the death (**14 years** if the person put money into a trust). Keep the scans until the estate is closed, then for 20 years after any Inheritance Tax was paid, or for 6 years after closing (5 in Scotland) if no tax was paid. Shred the paper once scanned.

England and Wales: HMRC's 20-year rule is UK-wide. A claim on a contract is barred after 6 years (Limitation Act 1980 s.5).

Scotland: Same HMRC rule. A debt under a contract is extinguished after 5 years (Prescription and Limitation (Scotland) Act 1973 s.6).

Northern Ireland: Same HMRC rule. A claim on a contract is barred after 6 years (Limitation (Northern Ireland) Order 1989 art.4).

Before you shred: If the person claimed a means-tested benefit, DWP can ask for statements covering the whole claim — do not shred older statements then. Gifts in the 7 years before a death can be taxed, and HMRC accepts scans. The 6/5-year fallback is our recommendation, not a stated rule.

Basis: Practice, our advice **Sources:** GOV.UK, gifts; DWP recovery guide; HMRC, IHT403.

Letters from banks, investment firms, pension and insurance companies giving the value at the date of death, and account-closing letters

Keep

How long: At least **20 years after any Inheritance Tax is paid**. For shares and funds a beneficiary keeps, keep the letter for as long as they hold them, then until a year after the Self Assessment deadline for the tax year they sell.

Across the UK: Same across the UK.

Basis: Official guidance **Sources:** GOV.UK, assets and debts; GOV.UK, HMRC records; HMRC manual CG32210.

Bank cards, cheque books, passbooks, and the standing orders and direct debits on the account

Cancel

How long: **Cancel now**, through the bank. Destroy cards and cheque books once the bank confirms the account is frozen or closed.

Across the UK: Same across the UK.

Basis: Practice, our advice **Sources:** GOV.UK, assets and debts; GOV.UK, without Tell Us Once.

Share certificates and paper stock-transfer or nominee paperwork

Keep the original. Keep the original

How long: Keep the original until the shares are **sold or re-registered** in the new owner's name. Then keep a scan with the sale papers until a year after the Self Assessment deadline for the tax year of the sale.

England and Wales: For a company registered in England and Wales the certificate is prima facie evidence of title (Companies Act 2006 s.768(1)), wherever the holder lived.

Scotland: For a company registered in Scotland the certificate is sufficient evidence of title unless the contrary is shown (s.768(2)); for a company registered elsewhere in the UK, s.768(1) applies.

Northern Ireland: For a company registered in Northern Ireland the certificate is prima facie evidence of title (s.768(1)).

Basis: Law, evidence of title. Law: the certificate is evidence of title (s.768). The keeping period is HMRC's Capital Gains Tax record rule. **Sources:** Companies Act 2006 s.768; GOV.UK, CGT records; GOV.UK, assets and debts.

ISA statements and the ISA manager's letters about the ISA

Keep until...

How long: Until the surviving spouse or civil partner has claimed the extra ISA allowance and the ISA is closed. The claim must be made **within 3 years of the death**, or **within 180 days** of the estate being wound up if that is later. Then treat the closing-value letter like the date-of-death letters above.

Across the UK: Same across the UK.

Basis: Official guidance **Sources:** GOV.UK, ISA on death; HMRC, ISA allowance claim.

Premium Bonds, NS&I savings certificates and prize warrants

Hand over

How long: **Claim as early as you can.** Premium Bonds can stay in the draw for 12 months after the death. Send originals to NS&I only if it asks (photocopies are fine) and return any prize warrant. Keep NS&I's letters with the estate papers.

Across the UK: Same across the UK.

Basis: Official guidance **Sources:** NS&I; GOV.UK, assets and debts.

Private and workplace pension papers: statements, annuity letters, the provider's P60 and P160, the final payment letter

Scan, then shred

How long: Keep scans until **4 years after the end of the tax year of the death**, and for **20 years after any Inheritance Tax is paid** where the pension counts in the estate. Shred the paper once scanned.

Across the UK: Same across the UK.

Before you shred: Today most unused pension funds sit outside the estate. Finance Act 2026 (ss.66–70) brings them into Inheritance Tax — from 6 April 2027 according to HMRC — so for a death on or after that date keep the scheme's value-at-death letter for the full 20 years. Contact a provider quickly to avoid repayments.

Basis: Official guidance **Sources:** GOV.UK, savings records; HMRC, pensions and IHT; Finance Act 2026 s.67.

Pension death-benefit letters, nomination (expression of wish) forms and the scheme's payment letter

Keep

How long: Keep the scheme's decision and payment letters for **20 years after any Inheritance Tax is paid**. The scheme has **2 years** from learning of the death to pay a tax-free lump sum, so tell it promptly.

Across the UK: Same across the UK.

Basis: Official guidance **Sources:** HMRC manual PTM073100; HMRC, pensions and IHT; Finance Act 2026 s.67.

Life insurance policies, claim forms and the insurer's payout or refusal letters

Keep

How long: Keep the policy and claim papers until the claim is paid. Then keep the payout letter for **20 years after any Inheritance Tax is paid**, or for **6 years (5 in Scotland)** if none was. If the policy was held in trust, keep the trust deed with it.

England and Wales: Complain to the insurer within 6 years of the problem or 3 years of realising; to the Ombudsman within 6 months of the final reply. A contract claim is barred after 6 years (Limitation Act 1980 s.5).

Scotland: Same Ombudsman limits. A debt under a contract is extinguished after 5 years (Prescription and Limitation (Scotland) Act 1973 s.6).

Northern Ireland: Same Ombudsman limits. A contract claim is barred after 6 years (Limitation (Northern Ireland) Order 1989 art.4).

Before you shred: A policy written in trust pays outside the estate, but HMRC's form still asks about it — keep its papers.

Basis: Official guidance. HMRC's IHT410 form asks about these policies; the 6/5-year fallback is our advice, tied to the limitation periods. **Sources:** HMRC, IHT410; Financial Ombudsman; Limitation Act 1980 s.5.

State Pension and benefit award letters, payment notices and National Insurance number letters (State Pension, Pension Credit, Attendance Allowance, PIP, Universal Credit, Housing Benefit)

Keep until...

How long: Until DWP, the council, the Department for Communities (Northern Ireland) or Social Security Scotland **confirms in writing that nothing needs to be repaid**. Do not share out the estate before then. Then shred — they carry a National Insurance number and date of birth.

England and Wales: DWP can recover overpaid benefit from the estate. DWP says there is no time limit on recovering a benefit debt, other than 6 years if it goes to court.

Scotland: Recovery of a DWP debt prescribes after 5 years (short negative prescription) unless interrupted, and in any event after 20 years from the last effective recovery (long negative prescription). Scottish Government benefits paid for a period after death are recoverable from the estate under the Social Security (Scotland) Act 2018 s.69(1); overpayments of £65 or under are not recovered.

Northern Ireland: The Department for Communities runs recovery; we found no published time limit. There is no Tell Us Once — report the death to the Bereavement Service for Northern Ireland.

Basis: Official guidance **Sources:** GOV.UK, DWP overpayments; DWP recovery guide; Social Security Scotland; nidirect, overpayments.

Benefit and pension payments that arrive after the death (shown on the bank statement)

Return

How long: Straight away. Tell the DWP Bereavement Service, the pension provider and any council paying benefit, and do not spend the money.

England and Wales: DWP recovers it from the bank, the executor or the next of kin.

Scotland: For Scottish Government benefits the estate is liable (Social Security (Scotland) Act 2018 s.69(1)).

Northern Ireland: The Department for Communities handles it.

Basis: Official guidance **Sources:** DWP recovery guide; GOV.UK, without Tell Us Once; DWP Housing Benefit guide; Social Security (Scotland) Act 2018 s.69.

Council tax bills and exemption or discount letters (rates bills in Northern Ireland)

Keep until...

How long: Until the council (Land and Property Services in Northern Ireland) **confirms in writing the account is at nil** and any refund is paid. Then scan and keep the scan for 6 years (5 in Scotland).

England and Wales: An empty home of someone who died is exempt (Class F) until 6 months after probate is granted, where an executor is liable for the bill.

Scotland: Exempt until 6 months after confirmation is granted (Council Tax (Exempt Dwellings) (Scotland) Order 1997).

Northern Ireland: No council tax. The personal representative is responsible for the rates and can apply for the empty-property exclusion.

Basis: Practice, our advice. The exemptions are law; no law says how long to keep a bill — the 6/5 years is our reading of the limits on recovering sums owed under a statute. **Sources:** Council Tax (Exempt Dwellings) Order 1992; Council Tax (Exempt Dwellings) (Scotland) Order 1997; mygov.scot, council tax; nidirect, rates; Limitation Act 1980 s.9.

Credit card, store card, loan, overdraft and hire-purchase statements, and the settlement or paid-in-full letter

Scan, then shred

How long: Keep a scan of the statement showing the balance at the death, and of the settlement letter, for **6 years after the debt is paid (5 in Scotland)**, or 20 years if Inheritance Tax is paid. Shred older statements once the estate is closed.

England and Wales: A claim on a contract is barred after 6 years (Limitation Act 1980 s.5).

Scotland: A debt under a contract is extinguished after 5 years (Prescription and Limitation (Scotland) Act 1973 s.6 and Schedule 1).

Northern Ireland: A claim on a contract is barred after 6 years (Limitation (Northern Ireland) Order 1989 art.4).

Basis: Practice, our advice **Sources:** GOV.UK, assets and debts; Limitation Act 1980 s.5; 1973 Act s.6; Limitation (NI) Order 1989 art.4.

Student loan statements and Student Loans Company letters

Cancel

How long: Tell the Student Loans Company, giving the customer reference number and an original death certificate. **Keep its written confirmation** that the loan is cancelled with the estate papers.

Across the UK: Same across the UK — GOV.UK lists English, Scottish, Welsh and Northern Ireland plans and says the loan is cancelled on death.

Basis: Official guidance **Sources:** GOV.UK, student loans.

Care-home contract, fee statements and any council deferred payment agreement

Keep until...

How long: Until the care home and the council **confirm in writing that nothing is owed**. In England a council can recover a care-fee debt within six years of the date the sum becomes due (Care Act 2014 s.69(3)) — so keep the papers for six years after the last sum fell due.

England and Wales: England: Care Act 2014 s.69(3). Wales has its own law, which we did not check.

Scotland: Different law — we did not check it. Ask the council before shredding anything.

Northern Ireland: Different law — we did not check it. Ask the Health and Social Care Trust before shredding anything.

Basis: Law, claim window. Law (England): the six-year recovery window. Keeping the papers for it is our advice. **Sources:** Care Act 2014 s.69.

The house: deeds, mortgage, tenancy and insurance

Title deeds for a house on the Land Register (the old paper deeds, conveyances and transfers)

Keep the original. Keep the original

How long: No legal minimum. **Keep them for as long as the property is in the family**, then hand them to the buyer's solicitor or the beneficiary.

England and Wales: The Land Register is the proof of ownership, not the paper. HM Land Registry still advises keeping the original deeds, because they can carry boundary and previous-owner detail the register does not.

Scotland: The Land Register title sheet is the record, and Registers of Scotland no longer issue land certificates. Keep paper deeds as backup and for boundary history (our reading — the registry does not say "keep the old deeds" in so many words).

Northern Ireland: Land Registry NI guarantees the title on the folio, so repeated examination of title deeds is unnecessary. Keep paper deeds as backup for the same reasons (our reading).

Basis: Official guidance **Sources:** HM Land Registry; HMLR practice guide 1; mygov.scot, Land Register; nidirect, land registers.

Title deeds for UNREGISTERED land (where the deeds are the only proof the family owns it)

Keep for good. Keep the original

How long: Permanently. Never shred. They pass with the property to a buyer or beneficiary.

England and Wales: If the land is not on the Land Register, the deeds ARE the title. An assent to a beneficiary, or a sale, triggers compulsory first registration, which must be applied for within 2 months and needs all the deeds.

Scotland: Property still on the older Sasine Register: the recorded deeds are the title. Registers of Scotland holds recorded deeds from 1869 and sells copies. A sale or remortgage moves the property to the Land Register.

Northern Ireland: Unregistered land sits in the Registry of Deeds, which hands the original deed back to the owner and does not guarantee any document is valid — so the deeds are the proof. A gift or assent with no money paid does not oblige registration.

Basis: Official guidance **Sources:** HMLR practice guide 1; GOV.UK, first registration; Land Registration Act 2002 s.4; Land Registration Act 2002 s.6; nidirect, land registers.

A mortgage paid off: the final redemption statement, the lender's "paid in full" letter, and (Scotland and Northern Ireland) the signed discharge or release

Keep the original. Keep the original

How long: Until the property is sold or passes to a beneficiary **and** the register no longer shows the mortgage; then keep a further **12 years**.

England and Wales: The lender normally sends an electronic discharge to HM Land Registry and writes to confirm the charge is cleared. Keep that letter, and check an official copy of the register shows the mortgage gone.

Scotland: Repaying the loan does not by itself clear the title: a discharge of the standard security, signed by the lender, has to be registered. Leaving the security on is allowed but can slow a later sale.

Northern Ireland: The lender sends a signed "release" (a charge release at Land Registry, a "vacate" at the Registry of Deeds) that has to be registered. Keep the release and the covering letter.

Before you shred: If the mortgage was still running at death, shred nothing: the lender is a creditor, and any life, endowment or mortgage-protection policy tied to it may clear the balance — write to the company for a final statement.

Basis: Practice, our advice. The 12 years is our figure, drawn from the longest ordinary window for a claim on money secured by a mortgage in England and Wales (Limitation Act 1980 s.20). For Scotland and Northern Ireland it rests on practice.

Sources: HMLR practice guide 31; nidirect, mortgage release; Limitation Act 1980 s.20.

Old annual mortgage statements, rate-change letters and payment confirmations (mortgage already repaid)

Shred

How long: 6 years after the mortgage was repaid and the discharge or release confirmed. Then shred.

England and Wales: Six years matches the limit on a lender's claim for arrears of interest (Limitation Act 1980 s.20) and the Financial Ombudsman's six-year complaint window.

Scotland: Obligations to pay interest prescribe after five years, so six years is a safe margin. The Ombudsman's six-year window is UK-wide.

Northern Ireland: The Ombudsman's six-year window is UK-wide; we did not find the Northern Ireland limitation article for mortgage interest, so six years rests on that and on practice.

Before you shred: Do NOT shred if the mortgage is still running, a complaint or refund claim is live, or the lender is disputing the redemption. The offer letter, the mortgage deed and the redemption papers stay with the deeds.

Basis: Practice, our advice **Sources:** Limitation Act 1980 s.20; 1973 Act Sch.1; Financial Ombudsman.

The lease of a leasehold flat or house, with any extension, variation and landlord's notices

Keep for good. Keep the original

How long: Permanently. The lease is part of the title and a sale cannot go ahead without it.

England and Wales: A lease granted for more than 7 years has to be registered at HM Land Registry, which keeps a copy (an official copy costs £11), but the original is still the document to hold.

Scotland: Registers of Scotland holds leases lodged in the Register of Deeds for safe keeping, so a lost copy can be ordered for a fee. Keep the original.

Northern Ireland: Leases of 21 years or more are registered; shorter ones need not be. Keep the original wherever it was registered.

Basis: Official guidance **Sources:** Land Registration Act 2002 s.4; HMLR practice guide 1; nidirect, land registers.

Leasehold bills: ground rent and service charge demands and receipts, the landlord's buildings-insurance certificate

Scan, then shred

How long: 6 years after the end of the year each bill covers (England, Wales, Northern Ireland); **5 years** in Scotland. Then shred.

England and Wales: A landlord cannot sue for rent arrears after six years (Limitation Act 1980 s.19). Service-charge costs incurred more than 18 months before the demand are not payable unless you were told of them within 18 months (Landlord and Tenant Act 1985 s.20B) — so keep the dates on every demand.

Scotland: Rent and other periodical payments under a lease prescribe after five years.

Northern Ireland: Not separately verified: the 1989 Order sets six years for simple-contract claims, but we found no rent-specific article. Six years is a working figure; ask a solicitor if a dispute is live.

Before you shred: Keep any disputed or unpaid demand until it is resolved, and the latest service-charge accounts until the sale completes.

Basis: Practice, our advice **Sources:** Limitation Act 1980 s.19; Landlord and Tenant Act 1985 s.20B; 1973 Act Sch.1.

The tenancy agreement, deposit protection certificate, inventory and rent receipts (the person who died was the tenant)

Keep until...

How long: Until the landlord **confirms in writing** that the tenancy has ended and the deposit is settled; then **6 years (5 in Scotland)**, and shred.

England and Wales: A private tenancy does not end because the tenant died: ask the landlord to agree an end date in writing. Rent can be claimed from the estate until then (Shelter, a charity).

Scotland: A private residential tenancy can pass to a bereaved partner who lived there as their main home (Private Housing (Tenancies) (Scotland) Act 2016 s.67) — check before assuming it has ended.

Northern Ireland: The tenancy agreement should say what happens on the tenant's death; normally a notice period must be given. Hand the keys back at the end of the notice period.

Basis: Practice, our advice **Sources:** Shelter (charity); Private Housing (Tenancies) (Scotland) Act 2016 s.67; nidirect, rented home.

Buildings and contents insurance: the policy schedule, certificate, renewal letters and any claim letters

Keep until...

How long: Until the house is sold or passed to a beneficiary and any claim is settled; keep claim letters for **6 years after settlement**. Earlier renewal letters can be shredded.

England and Wales: Tell the insurer the person has died and ask it to keep insuring the property (Citizens Advice, a charity). A contract claim must be brought within six years (Limitation Act 1980 s.5).

Scotland: Same practice. The Scottish prescription periods differ, so treat six years as a safe working figure.

Northern Ireland: nidirect lists house insurance among payments an executor may have to make to protect the estate.

Basis: Practice, our advice **Sources:** Citizens Advice (charity); nidirect, money and property; Limitation Act 1980 s.5.

The buildings and contents cover itself, on an empty house

Cancel

How long: Not yet. Keep the cover running until the sale completes or the beneficiary has their own cover, then cancel and keep the cancellation confirmation.

England and Wales: The executor is responsible for the house from the date of death until it passes on; Citizens Advice says to keep it insured and find another insurer if the old one will not cover an empty home.

Scotland: Same practice; the executor's duty to protect the estate is the same idea (not separately checked on a Scottish page).

Northern Ireland: nidirect lists insurance on the home as a payment the executor may have to make.

Basis: Practice, our advice **Sources:** GOV.UK, dealing with the estate; Citizens Advice (charity); nidirect, money and property.

Planning permissions, building regulations completion certificates and installer certificates (FENSA windows, Gas Safe boiler, electrician)

Keep for good. Keep the original

How long: Permanently, with the deeds. Hand them to the buyer's solicitor or the beneficiary when the house passes.

England and Wales: Without approval you may not have the certificates of compliance needed to sell. A registered installer gives a certificate within 8 weeks of completion; councils keep a public planning register.

Scotland: A building warrant, then an accepted completion certificate from the council. The council keeps a public register of planning applications.

Northern Ireland: The council's final building-control certificate; nidirect tells buyers to make sure it is available.

Basis: Official guidance **Sources:** GOV.UK, building regulations; GOV.UK, competent person; FENSA; mygov.scot, building regs; nidirect, building control.

Guarantees and warranties for building work and installations (a new-build warranty such as NHBC Buildmark, damp-proofing, roof, windows, boiler), with the builder's contract

Keep the original. Keep the original

How long: Until the guarantee runs out; for building work, **15 years** from completion in England and Wales (**30 years** if the dwelling was completed before 28 June 2022). Hand them to the buyer when the house is sold.

England and Wales: Claims under the Defective Premises Act can be brought up to 15 years after the right of action arises, or 30 years where it arose before 28 June 2022 (Limitation Act 1980 s.4B).

Scotland: The England and Wales rule does not apply. Scotland has its own periods (5 years under s.6, a 20-year outer limit under s.7): keep guarantees for their term and major building contracts for the longer period.

Northern Ireland: NHBC cover applies, but the England and Wales rule does not; we did not find the equivalent period, so keep each guarantee for its own term.

Basis: Practice, our advice **Sources:** NHBC; Limitation Act 1980 s.4B; 1973 Act s.7.

The home purchase file: completion statement, land-tax return (SDLT, LBTT or LTT) and receipts for improvements

Keep until...

How long: Land-tax records: **6 years** in England and Northern Ireland (SDLT), **6 years** in Wales (LTT), **5 years** in Scotland (LBTT), longer if an enquiry is open. Contract, completion statement and improvement receipts: until the property is sold, then at least a year after the Self Assessment deadline for the year of sale.

England and Wales: England: SDLT records until the sixth anniversary of the transaction or the end of any HMRC enquiry window, if later. Wales: LTT records for six years from the later of the filing date or an amendment.

Scotland: LBTT records until the fifth anniversary of the return or the end of any enquiry window, if later (Revenue Scotland).

Northern Ireland: SDLT applies in Northern Ireland as in England, so HMRC's SDLT rule applies.

Before you shred: A surviving joint owner's own purchase papers, mortgage papers and improvement receipts still matter for their own share — never shred the house file. Executors selling the house may owe Capital Gains Tax on any rise since the death.

Basis: Law, duty to keep. Law: the land-tax record periods are duties (SDLT, LTT, LBTT). The rest follows HMRC's Capital Gains Tax record guidance. **Sources:** HMRC manual CH14940; Tax Collection and Management (Wales) Act 2016 s.38; Revenue Scotland LBTT9003; GOV.UK, Stamp Duty.

Receipts, valuations and insurance appraisals for jewellery, watches, art, antiques and other valuables

Keep

How long: Valuations used for probate: **20 years after the Inheritance Tax is paid.** Original receipts and appraisals: until the item is sold or handed to a beneficiary, then pass them on with it.

Across the UK: Same across the UK — HMRC's records and Capital Gains Tax rules apply UK-wide.

Basis: Official guidance **Sources:** GOV.UK, HMRC records; GOV.UK, estimating value.

Personal documents, ID, the car, medical and digital

The person's passport (a valid British passport)

Return

How long: No official deadline. Send it to **HM Passport Office in the first weeks**, ideally through Tell Us Once.

England and Wales: HM Passport Office cancels it. Tick it in Tell Us Once, or send HM Passport Office's form with the passport, top right-hand corner cut off. You can ask for the cancelled passport back.

Scotland: Same — Tell Us Once is available in Scotland, or send the form with the passport.

Northern Ireland: Tell Us Once is NOT available in Northern Ireland, so send the form and passport yourself. nidirect also names the Irish passport office for an Irish passport.

Basis: Official guidance **Sources:** GOV.UK, HM Passport Office; GOV.UK, without Tell Us Once; GOV.UK, Tell Us Once; nidirect, who to tell.

The person's driving licence

Return

How long: No official deadline. **Send it back as soon as you can**, with a short covering letter.

England and Wales: DVLA: use Tell Us Once, or write to DVLA, Swansea SA99 1AB and include the licence if you have it. No death certificate needed.

Scotland: Same as England and Wales: DVLA, and Tell Us Once is available.

Northern Ireland: DVA, not DVLA: return the licence to DVA Driver Licensing Division, Castlerock Road, Coleraine BT51 3TB with a covering letter. No Tell Us Once in Northern Ireland.

Basis: Official guidance **Sources:** GOV.UK, DVLA; nidirect, DVA.

The vehicle registration certificate (V5C logbook)

Keep until...

How long: Keep it until the vehicle is **sold or kept by someone**, and **tell DVLA separately about the vehicle** — telling DVLA about the driver does not cover it.

England and Wales: DVLA: you still have to tell it separately when you sell the vehicle or keep it, even for a while and even if nobody is using it.

Scotland: Same — DVLA.

Northern Ireland: The V5C still goes to DVLA, not DVA.

Basis: Official guidance **Sources:** GOV.UK, DVLA; nidirect, DVA.

The person's Blue Badge

Return

How long: **When the badge holder dies.** Return it to the council that issued it (the Blue Badge Unit in Northern Ireland), and stop using it at once.

England and Wales: England: return it to the issuing council. Wales: return it to the local authority. Both say continued display can bring a fine of up to £1,000.

Scotland: Return it to the local council that issued it — the council's name is on the front of the badge.

Northern Ireland: You must return it to the Blue Badge Unit. No Tell Us Once in Northern Ireland.

Basis: Official guidance **Sources:** GOV.UK, Blue Badge (England); Welsh Government, Blue Badge; mygov.scot, Blue Badge; nidirect, who to tell.

Birth, marriage and civil partnership certificates, and adoption papers (the person's own)

Keep for good. Keep the original

How long: **Keep for good.** They prove relationships while the estate is sorted, and they are family history.

England and Wales: The General Register Office holds every record from July 1837 and can issue a replacement, but it costs money and takes about 15 working days.

Scotland: National Records of Scotland holds registers from 1 January 1855. Adoption certificates cannot be ordered online, so treat the original adoption papers as hard to replace.

Northern Ireland: GRONI holds civil birth, adoption, death, marriage and civil partnership records for Northern Ireland and can issue copies.

Basis: Practice, our advice **Sources:** GOV.UK, GRO; NRS, certificates; nidirect, GRONI; nidirect, documents needed.

Death certificate (the certified copies)

Keep until...

How long: Keep the certified copies until the executor has finished with banks, insurers and pension providers. **Keep one for good** in the family folder.

England and Wales: No official time limit — practice only.

Scotland: No official time limit. The Scottish version is an official extract of the death entry.

Northern Ireland: nidirect advises ordering at least two extra certified copies when the death is registered, because they are often needed for access to funds.

Basis: Practice, our advice **Sources:** nidirect, documents needed; GOV.UK, HM Passport Office.

The NHS's own medical record (the GP file and hospital notes)

Ask the holder

How long: Ask the GP practice or hospital **when you need a copy**. There is no deadline for asking, but the NHS keeps the file only for a limited time: GP 10 years after death; hospital about 3 to 8 years.

England and Wales: Access to Health Records Act 1990: the executor, and anyone with a claim arising from the death, can ask; reply within 21 or 40 days. Records made before 1 November 1991 are excluded. England keeps the GP file 10 years after death and adult hospital records 8 years.

Scotland: The same 1990 Act applies. The GP file is kept for life plus 10 years after death; adult hospital records until 3 years after death (2024 Scottish Code).

Northern Ireland: The 1990 Act does not extend to Northern Ireland: apply to the GP or Health Trust under the Access to Health Records (NI) Order 1993, art.5. The GP file is held 10 years after death.

Basis: Law, right to ask. Law: the right to ask is statutory. How long the NHS holds the file is official guidance. **Sources:** Access to Health Records Act 1990 s.3; NHS England Digital, access; NHS England Digital, retention; Scottish Government, records code; Access to Health Records (NI) Order 1993 art.5; nidirect, health records.

Medical papers found at the house: hospital letters, discharge summaries, test results, care plans

Scan, then shred

How long: Keep until the estate is settled. **If you have any worry about the care, keep for at least 3 years** from the death, or from when you first knew of the problem if that is later.

England and Wales: A claim arising from the death must start within 3 years of the death or the executor's knowledge, whichever is later (Limitation Act 1980 s.11(5)).

Scotland: 3 years after the death, or after the date you became aware (Prescription and Limitation (Scotland) Act 1973 s.18).

Northern Ireland: 3 years from the death or the executor's knowledge, whichever is later (Limitation (Northern Ireland) Order 1989 art.7(5)).

Before you shred: The NHS holds the official record, so the family's papers are duplicates. Scan any that matter for a hereditary condition before shredding. Other kinds of claim have other periods. This is not legal advice.

Basis: Practice, our advice. Keeping or scanning is our advice; the 3-year claim windows are law. **Sources:** Limitation Act 1980 s.11; 1973 Act s.18; Limitation (NI) Order 1989 art.7.

Digital account details: password lists, device PINs, recovery codes, an Apple Legacy Contact access key

Keep until...

How long: Keep somewhere safe **until every account is closed, transferred or saved**, then shred the list.

Across the UK: No law sets this — each company's own rules apply. Same everywhere in the UK.

Basis: Practice, our advice **Sources:** Google Account Help; Apple Support.

Photographs, letters, cards, diaries and family papers

Keep for good

How long: Keep. There is no deadline — decide in your own time. Scan the ones that matter and keep the originals.

Across the UK: No rule anywhere in the UK — practice only.

Basis: Practice, our advice **Sources:** The National Archives; GOV.UK, copyright.

Direct mail and marketing addressed to the person (catalogues, charity appeals, pre-approved credit offers)

Cancel

How long: Register as soon as the death is registered. The Bereavement Register says most advertising mail stops within as little as six weeks. Shred whatever still arrives.

Across the UK: Both services are free, voluntary and UK-wide.

Basis: Practice, our advice. Private, voluntary schemes — not official or statutory.

Sources: Deceased Preference Service; The Bereavement Register.

Papers carrying the person's name, address, date of birth or account numbers that nobody needs any more (old statements, expired cards, expired passports and licences, junk mail)

Shred

How long: Once the executor no longer needs the paper. **Shred, do not bin.**

Across the UK: UK-wide guidance.

Basis: Official guidance **Sources:** ICO, identity theft; Equifax.

The person's credit file — tell the credit reference agencies

Ask the holder

How long: No deadline in the source. **Do it early** — it is what stops someone borrowing in the person's name.

Across the UK: Same across the UK.

Basis: Official guidance **Sources:** Equifax; Deceased Preference Service.

Reference

The windows that can reopen an estate

Each is a period in which HMRC, a creditor, a family member or a beneficiary can still come back. A window is not a duty to keep paper. It is the reason to.

HMRC and the person's own income tax and Capital Gains Tax

Where: UK

HMRC can assess the personal representatives up to **4 years after the end of the tax year of death**. For a careless or deliberate error it can reach only tax years that ended no more than 6 years before the death.

Sources: TMA 1970 s.40; HMRC manual CH56100.

HMRC and the estate's own tax

Where: UK

The estate is taxed on its own income and gains from the day after the death. HMRC's window on each tax year is **4 years, 6** for a careless mistake, **20** for a deliberate one.

Sources: TMA 1970 s.34; TMA 1970 s.36; HMRC manual CH54200.

HMRC and Inheritance Tax

Where: UK

Where tax was paid on a full account: **4 years, 6** if careless, **20** if deliberate, from the later of payment and the due date. Where no tax was paid, or no full account was delivered: **20 years from the date of death** (s.240(7)).

Sources: IHTA 1984 s.240.

Claims by family and dependants

Where: EW, NI

England and Wales: a claim under the 1975 Act must be made **within 6 months of the grant** unless the court allows a late one. Northern Ireland: the 1979 Order sets the same 6 months.

Sources: 1975 Act s.4; 1979 NI Order art.6.

Claims in Scotland

Where: SCO

Legal rights (spouse, civil partner, children) prescribe only after **20 years**. A cohabitant's claim on an intestate estate: **within 6 months of the death** (Family Law (Scotland) Act 2006 s.29(6)) — due to change when the Trusts and Succession (Scotland) Act 2024 s.78 commences; it was not in force on 2 October 2026. Official guidance: wait **6 months from the death** before distributing.

Sources: 1973 Act s.7; Family Law (Scotland) Act 2006 s.29; Trusts and Succession (Scotland) Act 2024 s.78; Trusts and Succession (Scotland) Act 2024 s.37; Scottish Government, death in Scotland.

Unknown creditors

Where: EW, NI

A notice under the Trustee Act 1925 s.27 (Northern Ireland: 1958 Act s.28) gives creditors **at least 2 months**. After that the executor may distribute having regard only to the claims they know of.

Sources: Trustee Act 1925 s.27; Trustee Act (NI) 1958 s.28.

A beneficiary's claim to a share

Where: UK

England and Wales: **12 years** from when the right to receive arose; no time limit for fraud, or where an executor kept or converted estate property. Northern Ireland: **12 years**; no time limit where the claim rests on a fraud the personal representative was party to. Scotland: a trustee's duty to produce accounts has no time limit.

Sources: Limitation Act 1980 s.22; Limitation Act 1980 s.21; Limitation (NI) Order 1989 art.44; Limitation (NI) Order 1989 art.45; 1973 Act Sch.3.

Debts under a contract (cards, loans, bills)

Where: UK

6 years in England and Wales and Northern Ireland; **5 years** in Scotland, where the debt is extinguished (prescription). Acknowledging or part-paying a debt can restart the clock.

Sources: Limitation Act 1980 s.5; 1973 Act s.6; Limitation (NI) Order 1989 art.4.

A claim arising from the death (for example about the care)

Where: UK

3 years from the death, or from the date of knowledge if later, in all three legal systems.

Sources: Limitation Act 1980 s.11; 1973 Act s.18; Limitation (NI) Order 1989 art.7.

A deed of variation

Where: UK

Must be made **within 2 years of the death** to count for Inheritance Tax.

Sources: IHTA 1984 s.142.

Claiming a late spouse's unused allowance

Where: UK

Within **2 years from the end of the month** of the second death, or **3 months** from when the executors first act if later; HMRC can allow longer.

Sources: IHTA 1984 s.8B; GOV.UK, unused threshold.

DWP benefit overpayments

Where: UK

No time limit in England and Wales other than **6 years** through the courts; in Scotland **5 years** unless interrupted, and **20 years** at the outside. Do not share out the estate until DWP has confirmed what is owed.

Sources: GOV.UK, DWP overpayments; DWP recovery guide.

Care-fee debts owed to a council (England)

Where: England

Recoverable within **6 years** of the date each sum became due (Care Act 2014 s.69(3)).

Sources: Care Act 2014 s.69.

Funeral Expenses Payment

Where: EW

Apply **within 6 months of the funeral**, even while waiting for a decision on a qualifying benefit. Scotland (Funeral Support Payment) and Northern Ireland run their own schemes — check their own deadlines.

Sources: GOV.UK, funeral payments; mygov.scot, Funeral Support Payment; nidirect, funeral payments.

Defective building work

Where: EW

Claims under the Defective Premises Act: **15 years**, or **30 years** where the right arose before 28 June 2022 (Limitation Act 1980 s.4B).

Sources: Limitation Act 1980 s.4B.

Clocks can run longer than the row says.

Fraud, deliberate concealment or a mistake delays the start of the clock until it is discovered (Limitation Act 1980 s.32), and HMRC has **20 years** for a deliberate loss of Inheritance Tax (s.240(5)).

A child, or someone who lacks capacity, gets extra time: the period runs from when they turn 18 or regain capacity (Limitation Act 1980 s.28; Northern Ireland and Scotland have their own versions, in the 1989 Order art.48 and the 1973 Act s.6(4)).

Acknowledging or part-paying a debt restarts its clock.

Scotland's 20-year long negative prescription is the outer limit for most obligations there.

Scotland and Northern Ireland are not England. Scotland uses prescription under the Prescription and Limitation (Scotland) Act 1973: the obligation itself is extinguished. Northern Ireland uses the Limitation (Northern Ireland) Order 1989, whose "trustee" does not include a personal representative.

Never read an England and Wales period across. Which nation's rules apply turns on where the person was domiciled and where each asset is. HMRC's rules are UK-wide.

Changes coming, as at 2 October 2026. Unused pension funds come into Inheritance Tax under Finance Act 2026 (ss.66–70): from 6 April 2027 according to HMRC, with personal representatives liable (s.67).

The Scottish cohabitant window will change from six months when the Trusts and Succession (Scotland) Act 2024 s.78 commences. The same Act's executor protection (s.37) is not yet in force.

Reference

Every source, and the web page

This sheet rests on 158 sources, all read on 2 October 2026: 50 from legislation.gov.uk; 60 from HMRC and other GOV.UK pages; 16 from Northern Ireland bodies; 14 from Scottish bodies; 18 from other official bodies, regulators and services. Each row above names its own.

The web page links every source, row by row, with the reasons and caveats behind each row, a nation switch and a date calculator:

valoren.uk/resources/

[how-long-to-keep-paperwork-after-someone-dies](https://valoren.uk/resources/how-long-to-keep-paperwork-after-someone-dies)

The next job: telling each bank, insurer and pension

You have found the statements. Each bank, building society, insurer and pension provider needs its own letter about the death. Tell Us Once does not reach them.

The Family Handover File prepares a ready-to-sign letter for every one you name, each with its acknowledgement card. It adds a six-month deadline calendar worked out from your own dates. It costs **£49**, one-off, and is emailed as finished PDFs: **valoren.uk/family-handover-file**

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How Long to Keep Paperwork After Someone Dies — a free sort sheet and schedule from the Valoren bereavement series. Sources read on 2 October 2026; England and Wales, Scotland and Northern Ireland. Not legal or financial advice. © Standard Index Group.

