Large print edition

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Original Documents Register

Where the originals actually live — will, **LPA**, deeds, certificates, policies — versus the copies. A copy reassures; the original proves.

C-16 · CONTINUITY

"A copy reassures. The original proves."

A grieving family rarely fails for want of love or willingness. It fails at a desk, on a phone, holding a photocopy a bank will not accept — because the one document that proves the case is in a drawer no one can name. This register is the antidote: a single, maintained record of where each original document lives, who holds it, and where the copies sit. Fill it in once while the person who knows is still here, and the morning when it matters becomes an afternoon's admin instead of a fortnight's search.

How to use this.
Read Section I to understand why an original is not a copy. Section II sets out the six fields to record for every document — describe them once, apply them everywhere. Section III walks the core documents one by one, with where each commonly lives and the gotcha that catches families out. Section IV names the hiding places. Section V is the annual check that keeps the whole thing true. This is orientation, not legal advice; the longer walkthroughs and free calculators live at valoren.uk.

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Why originals matter

SECTION I · THE COPY/ORIGINAL GAP

Institutions do not deal in reassurance. They deal in proof — and proof, for the documents that move an estate, usually means the original or a properly certified copy, not the photocopy in the kitchen drawer.

A will's original is generally what probate requires

The Probate Registry generally needs the original signed will to issue a grant — a photocopy is often not sufficient on its own. If only a copy can be found, the executor may have to prove the will by a separate, slower court application, and the law may even presume a missing original was deliberately destroyed (revoked). A neat photocopy in a folder is no substitute for knowing where the signed original is.

LPAs are proven to institutions with certified copies

A Lasting Power of Attorney works differently. The original must be registered with the Office of the Public Guardian (OPG) before it can be used at all, but once registered, banks and other bodies are routinely shown certified copies rather than the single original — so each one will be handed over and back many times. Knowing where the registered original sits, and how to make further certified copies from it, matters more for an LPA than physically carrying it around.

Certificates and deeds carry the same weight

A death certificate must be the registrar's sealed certified copy — a home photocopy will be refused. Birth and marriage certificates, share certificates, and the like all follow the pattern: the issuing body's original or a sealed copy proves the fact; a casual copy merely hints at it.

The cost of a lost original

A lost original is rarely fatal but always expensive in time and money: a court application to admit a copy will, a replacement certificate ordered and waited for, a registered **LPA** reconstructed, a share holding traced through a registrar. Each is weeks of delay during the exact period a family can least absorb it. The register exists so the answer is "second drawer, with the solicitor" rather than "we think it's somewhere."

What to record for each document

II

SECTION II · THE SIX FIELDS

Every entry in this register answers the same six questions. Describe them once here; then in Section III, for each document, simply note the answers. Consistency is what makes the register usable under pressure.

1 · Existence — yes / unknown

Does this document exist at all? A clear "no will" or "no **LPA**" is itself valuable information — it tells the family which legal route applies (intestacy, or a Court of Protection deputyship) without a fruitless search. Mark each item "yes", "no", or "unknown", and treat "unknown" as a task to resolve, not a permanent state.

2 · Original location

Where the signed/sealed original physically lives, specifically enough to walk to it: "solicitor's strongroom, Hartley & Bain, matter ref PW-2024", or "fire safe, bedroom wardrobe, top shelf". "At home" is not an answer; "the brown folder in the second drawer of the study filing cabinet" is.

3 · Copy location

Where any copies sit — certified or plain — and which is which. Copies are useful for reference and for starting a conversation, but record them as copies so no one mistakes one for the proof. Note digital scans here too (e.g. "PDF in the household password manager's documents vault").

4 · Who holds it

The named person or organisation responsible — a solicitor, a bank, a named family member, or "self". If a professional holds it, record the firm, the contact, and any matter reference. The point is that a single phone call reaches the holder.

5 · Last checked

The date someone physically confirmed the original was where the register says. An unverified entry is a hope, not a fact. Section V turns this field into an annual habit.

6 · Who else knows

At least one other trusted person who knows this entry exists and where to find the register. A perfect register that only the deceased could read has failed. Name the second person who can open the drawer.

The pattern, applied.
For the rest of this register, each document below is described with where it commonly lives and the specific trap that catches families. Against each, record your own answers to the six fields above. Cross-reference the free Authority & Contact Register on valoren.uk, which names who has the authority to act once these documents are found.

The core documents

SECTION III · ONE ENTRY PER DOCUMENT

These are the documents an estate turns on. For each, the common home and the gotcha — the thing that, left unrecorded, turns a phone call into a court application.

Will (and any codicils)

Commonly lives: with the drafting solicitor, in a will bank, registered with the National Will Register, or at home. **Gotcha:** the original is generally needed for probate, and codicils (later amendments) must be kept with it — a will found without its codicil tells half the story. If you only have a copy, the executor may face a court application. Record where the signed original is, not just the copy.

LPA — Property & Financial Affairs

Commonly lives: the registered original with the donor, the attorney, or the solicitor; certified copies in circulation. **Gotcha:** it must be registered with the OPG before use — an unregistered **LPA** proves nothing in a crisis. Record the OPG reference and how to make further certified copies, because each bank will want its own.

LPA — Health & Welfare

Commonly lives: alongside the financial **LPA**, but used by different people (clinicians, care homes) at a different moment. **Gotcha:** it can only be used once the donor lacks capacity, and "next of kin" has no automatic legal authority in England & Wales — only this registered **LPA**, a deputyship, or a court order does. If it does not exist, note that, so the family knows the Court of Protection route applies. See the free Capacity Action Pack on valoren.uk.

Property title / deeds

Commonly lives: as an electronic title at HM Land Registry — most registered land has no paper deeds at all. **Gotcha:** families still hunt for paper deeds that no longer exist. For registered land, the proof is the Land Registry title; record the title number rather than searching the loft. Keep any pre-registration paper deeds, and any leasehold documents, but do not assume a missing paper deed means a problem.

Birth and marriage certificates

Commonly lives: the household document folder or fire safe. **Gotcha:** these prove identity and relationship — relevant to spousal exemptions and entitlements — and replacements must be ordered from the General Register Office, which takes time. Record where the originals are; a plain photocopy will not always be accepted.

Passport

Commonly lives: the document drawer or safe. **Gotcha:** after a death the passport is cancelled — Tell Us Once notifies HM Passport Office, so it need not be done separately — but it remains a key identity document beforehand and during administration. Record its location so it can be found, returned, or used as ID while the holder is alive.

Life insurance

Commonly lives: a policy schedule in the records folder; the provider holds the master record. **Gotcha:** whether the policy is written in trust changes everything — a policy in trust pays out without waiting for probate and outside the estate; one not in trust forms part of the estate. Record the provider, policy number, and trust status, not just "there's life cover somewhere".

Buildings & contents insurance

Commonly lives: the household paperwork; increasingly an online account. **Gotcha:** a property left empty during administration may breach the policy's unoccupancy terms — cover can lapse exactly when the house is most vulnerable. Record the insurer and the unoccupancy clause so the executor can notify them promptly.

Pension documents

Commonly lives: scheme paperwork, an employer's HR file, or an online provider portal. **Gotcha:** pensions often pay a death benefit, frequently at the trustees' discretion guided by an "expression of wishes" form — and an out-of-date nomination can send money to the wrong person. Record each scheme, the provider, and where the nomination form sits.

Share certificates

Commonly lives: a safe, a folder, or held electronically by a registrar or broker (nominee accounts). **Gotcha:** paper share certificates are originals that must be produced or formally replaced if lost; electronic holdings need the registrar's or broker's details instead. Record which holdings are paper and which are electronic, and the registrar for each.

Premium Bonds / NS&I

Commonly lives: an NS&I online account or paper holder's number. **Gotcha:** Premium Bonds are easily forgotten and hard to trace without the holder's number — and prizes can keep arriving by post after death, confusing the picture. Record the NS&I holder's number and account details.

Business documents

Commonly lives: with the company's accountant, the registered office, or the director. **Gotcha:** incorporation documents, shareholder agreements, and any cross-option or buy-sell agreement determine what happens to a business on death — and are useless if no one knows they exist. Record the company, the accountant, and where the key agreements are held.

Vehicle V5C (logbook)

Commonly lives: the glovebox or document drawer. **Gotcha:** the V5C is needed to transfer or sell a vehicle; Tell Us Once notifies the DVLA of the death, but the V5C itself is still required to deal with the vehicle. Record its location so the car can be sorted without a replacement application.

Decree absolute / final order

Commonly lives: with divorce paperwork or the family solicitor. **Gotcha:** divorce changes inheritance and pension positions, and proof that it was finalised — the decree absolute, now called the final order — may be needed. Replacements come from the court that issued it. Record where this sits, especially if a previous marriage is relevant.

Trust deeds

Commonly lives: with the solicitor who drafted the trust or the trustees. **Gotcha:** a trust is governed by its original deed; the trustees must be able to produce it to act, and assets in trust may sit outside the estate. Record the deed's location, its date, and who the trustees are.

Where things commonly hide IV

SECTION IV · THE USUAL HIDING PLACES

Originals are not usually lost; they are unrecorded. These are the places families eventually find them — and the reason "I'll remember" is not a filing system.

The solicitor's strongroom

The safest place, and the one most often forgotten because nothing is at home to prompt the memory. Record the firm, the contact, and any matter reference. If the firm has merged or closed, record where its files were transferred — practices keep this on record.

The bank

Some originals sit in a bank's safe-deposit or safe-custody service. The trap: access usually requires the very authority the document confers, so on death the family may need the grant of probate to retrieve the will held inside. Record that the document is at the bank and which branch, so the chicken-and-egg problem is at least visible.

The fire safe

A good home for originals — if someone other than the owner can open it. Record the safe's location and, separately and securely, how it is opened. A fire safe whose combination died with its owner is just a heavy box.

The loft, the wardrobe, the "important" drawer

Where most certificates and old deeds actually live. The job of this register is to turn "somewhere in the house" into a named drawer. If it is here, write down which room and which drawer.

With a relative

An executor or adult child may already hold an original for safekeeping. Useful — provided the register says so, and provided that person knows they hold it. Record the name and what they have.

"In the cloud"

Scans, online accounts, and provider portals are increasingly where the record lives — but access dies with the password. Record where digital documents sit and how they are reached lawfully; a password manager's emergency-access feature (such as those in 1Password or Bitwarden) is the proper route. Never access someone's account without authority — under the Computer Misuse Act 1990 that can be a criminal offence, even with good intentions.

A scan is not the original.
Digital copies are invaluable for reference and for finding things fast, but a photograph of a will is not a will, and a PDF of a share certificate will not transfer the shares. Keep scans freely; record clearly which entries are copies and where the proof-grade original still physically lives.

The annual physical check V

SECTION V · ONCE A YEAR, OPEN THE DRAWER

A register is only true on the day it is checked. Documents move, safes are reorganised, solicitors merge, providers change. One date in the calendar keeps the whole thing honest.

Physically confirm, do not assume

Once a year, open the drawer, the safe, and the folder, and confirm each original is actually where the register says — by eye, not by memory. The five minutes this takes is the entire value of the document; an unverified register fails silently, exactly when no one is checking.

Update "last checked" and resolve every "unknown"

Date each entry you confirm. Treat every "unknown" as the year's homework: order the missing certificate, register the unregistered **LPA**, get the title number from HM Land Registry. A register that converts one "unknown" to "yes" each year quickly becomes complete.

Re-check who else knows

Confirm at least one other trusted person still knows the register exists and where to find it — and that any safe combinations or digital access routes still work for them. People move, fall out, and forget; the "who else knows" field needs a yearly look as much as the documents do.

Tie it to a date you will not miss

Anchor the review to something you already remember — a birthday, the turn of the tax year, the first weekend of a season. The habit, not the ambition, is what keeps a register alive across a decade.

Where this register sits in the set.
The Original Documents Register answers "where is it?". Pair it with the free Designated Places Register on valoren.uk, which records the physical places themselves (safes, folders, keys), and with the Records Roadmap, which sequences what to gather and in what order. Together they turn a scattered household into one a family can administer without a search. Store this register with the documents it indexes — and tell the second person where it is.

POWERED BY VALOREN

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