VALOREN



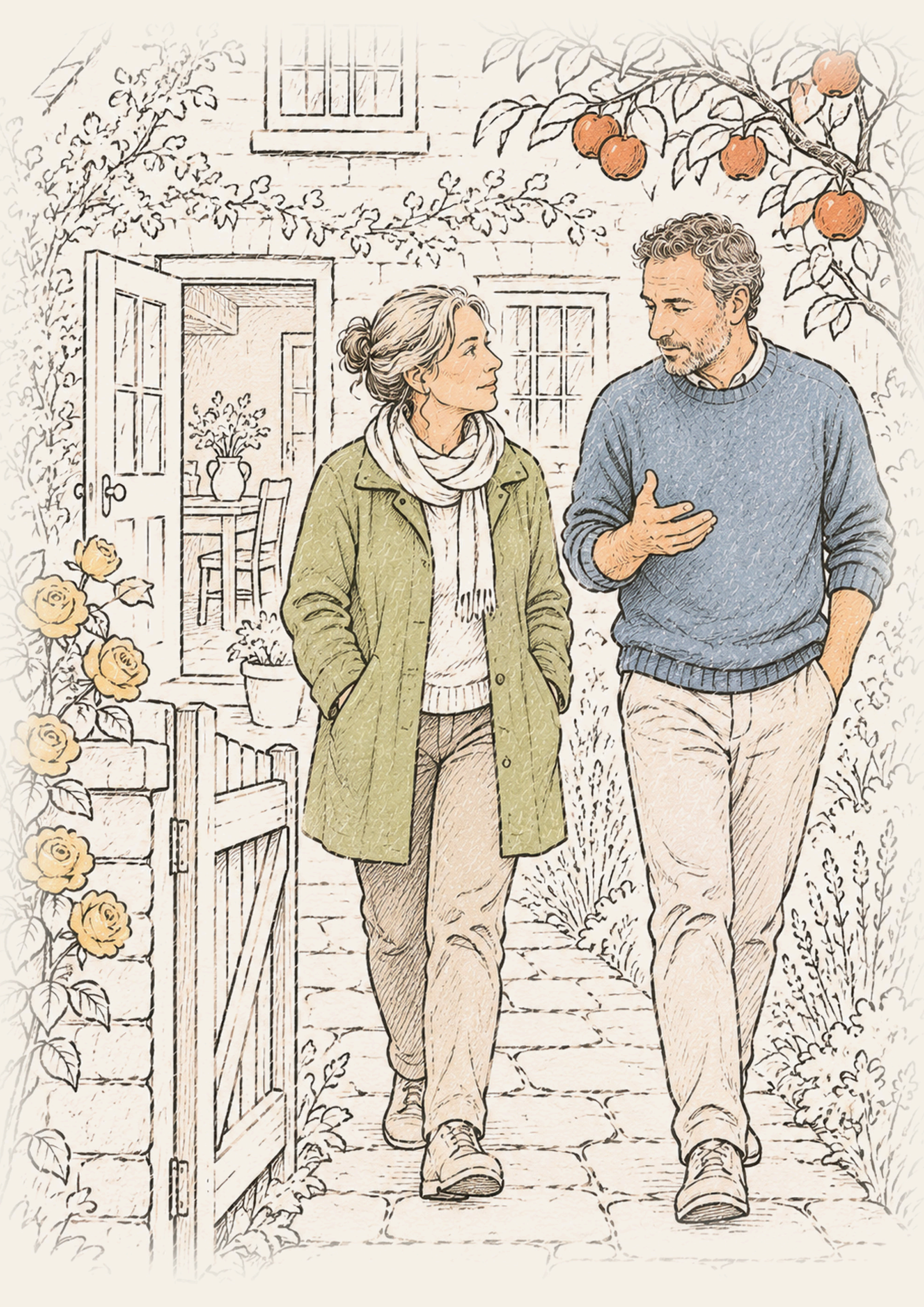
ENGLAND & WALES

The Handover Guide

LARGE PRINT EDITION · NOVEMBER 2026



The people who love you should inherit answers, not questions.



How to read this

Fourteen short chapters in the order the moments usually arrive — and five reference pages behind them

THE HANDOVER GUIDE
England & Wales

You don't need to read this guide. Keep it, and open it when something comes up.

Chapters 1 to 14 each take a few minutes. Find the one for the moment you're in and read just that.

Everything after them is for looking things up. Banks, pensions, insurers and who else to tell, with phone numbers and addresses. Find the name you need and ignore the rest.

Nothing in here is waiting on you.

Every section has its own colour down the edge of its pages. The number in the bottom corner is the page. The tab on the edge shows which section you are in. On a screen, tap or click any line below to go to it, and any tab to come back here.

This is the large-print copy. The standard copy is at valoren.uk/library/the-handover-guide.pdf

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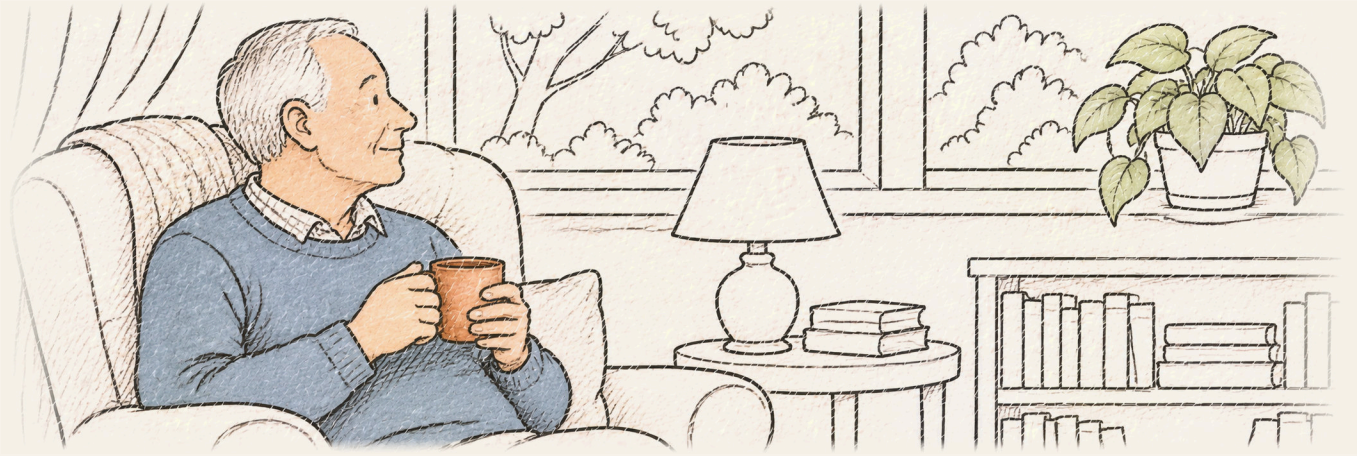
A companion, not a checklist — nothing in it is waiting on you.

01 The fog of the first weeks



The first week is mostly procedural: the medical certification of the death, then registering it — normally within five days of the medical examiner's office confirming registration can proceed — collecting certificates, and telling the immediate family. Wider notifications, to banks, employers, insurers, friends, can wait; none of it needs to happen today, and most of it spreads across days rather than landing at once. One named person can carry the sequence of calls; nobody else needs to hold the whole list in their head at the same time.

WHY IT MATTERS

Treating every task as equally urgent in the first days is how families exhaust themselves before the slower work — probate, accounts, distribution — has even started. The procedural week is short; the administration behind it runs for months. Letting one

named person carry the early sequence, while everyone else waits to be told what is needed, keeps the load from landing on the whole household at once, at the point it is least able to carry it.

WHAT YOU MAY FEEL

Almost nothing has to happen tonight, and little more has to happen this week. Grief comes in waves and rarely arrives on schedule — steady one day, gone the next, for no obvious reason. Ordinary decisions can feel harder than they should; that is common, not a sign of doing this wrong. Beyond registering the death, nothing here is waiting on you at a fixed hour. Whatever pace gets you through it is the right one.

The procedural week is short; the administration behind it runs for months.

The first week

Medical certification · Registering the death
Collecting certificates · Telling the immediate family

Can wait

Banks · Employers · Insurers · Friends
None of it needs to happen today.

Runs for months

Probate · Accounts · Distribution

IN YOUR KIT — WHO TO CALL FIRST

The Kit's Start Here page, the first after its cover, states one named contact and a backup, with their phone numbers. That single decision is made in advance, so nobody has to work out who calls whom while the household is still in the first hours.

The limit. This chapter describes pace, not procedure — it does not replace the day-by-day sequence in the free first-week reference, and it gives no timetable for grief itself, which has none. It is not a substitute for bereavement support, and it makes no claim about how any particular person should feel or how quickly they should recover.



02 The first hours



What happens in the first hours depends on where and how the death occurred. An expected death at home is usually verified by the GP surgery; an unexpected one means calling the emergency services, and the death may be referred to a coroner — ordinary procedure, not suspicion. In hospital or hospice, the clinical team confirms the death. For a death not referred to the coroner, a doctor proposes the medical cause of death, the medical examiner independently reviews it, and the medical examiner's office confirms when registration can proceed. Nothing else is due yet.

WHY IT MATTERS

Knowing this in advance stops the wrong things feeling urgent. Cancelling direct debits, notifying the bank, calling pension providers — none of these are time-sensitive, and several go better done in a particular order later. The one real constraint is the

medical certification: completing it — the medical examiner's review included — is what lets registration proceed, and registration is the gate to nearly everything that follows, including Tell Us Once and probate.

WHAT YOU MAY FEEL

> Shock and disorientation are ordinary here, even where a death was expected. Some people feel a pull to act immediately, ringing round or doing something with their hands; others need only to sit with someone. Both are normal.

Where and how the death occurred



An expected death at home

Usually verified by the GP surgery.



An unexpected death

Means calling the emergency services; the death may be referred to a coroner — ordinary procedure, not suspicion.



In hospital or hospice

The clinical team confirms the death.

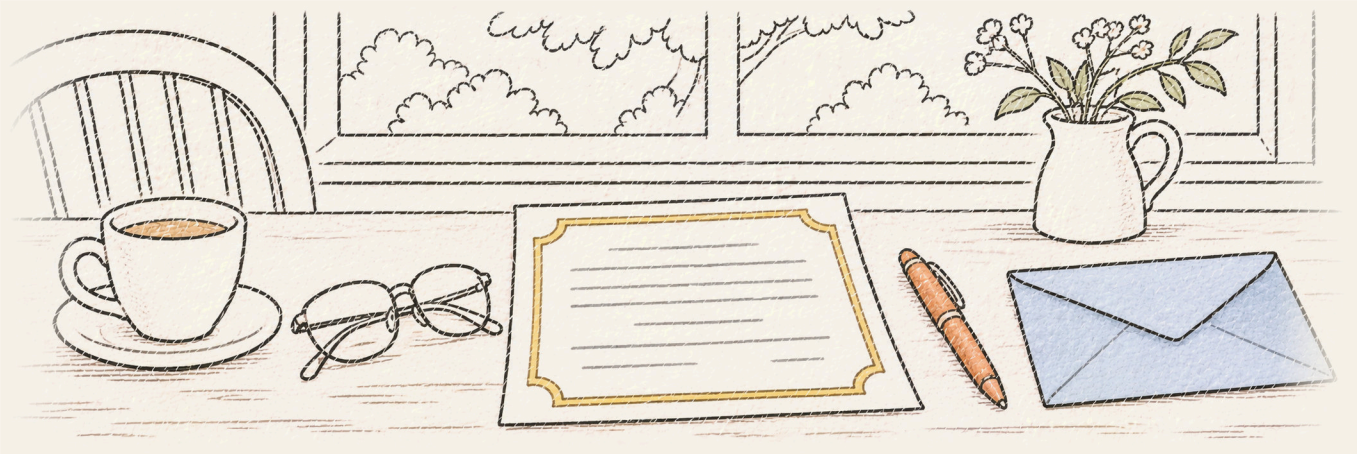
IN YOUR KIT — THE MEDICAL ESSENTIALS

Where the household gave them, the Kit's medical essentials carry the GP practice, regular medications and allergies in one place — the details someone would otherwise have to search for or recall from memory, at exactly the point that is hardest to do either.

The limit. This chapter does not decide whether a coroner becomes involved — the circumstances of the death do, assessed by people qualified to make that call, not by the family. It does not describe the medical examiner's review in detail, and it is no substitute for what the attending doctor, paramedic or hospital bereavement officer says on the day.



03 Registering the death



Once the medical examiner's office confirms registration can proceed, the death must normally be registered within five days in England and Wales, counting weekends and bank holidays — and where a coroner is involved, registration waits for them, with the register office saying when. Registration happens by appointment at the local register office. The registrar provides death certificates — certified copies of the register entry, the document banks and other institutions accept — and gives a reference for Tell Us Once, a free service that reports the death to HMRC, the DWP, the DVLA, the Passport Office, the local council, Veterans UK and some public-sector pension schemes, in one step.

WHY IT MATTERS

Registration normally unlocks the administrative steps behind it, Tell Us Once included — and where an inquest prevents registration, an interim death certificate can open a separate route. One submission genuinely saves separate calls to several government departments, which matters when grief already occupies most of a person's capacity. But it is not everything: banks, insurers, private pensions and utilities sit outside its reach and must still be told one at a time, on each institution's own terms.

WHAT YOU MAY FEEL

> Sitting through an appointment and a form so soon after a death can feel oddly bureaucratic — a queue number in the middle of something enormous. That mismatch between the scale of the loss and the ordinariness of the process is a common, unremarkable reaction.

IN YOUR KIT

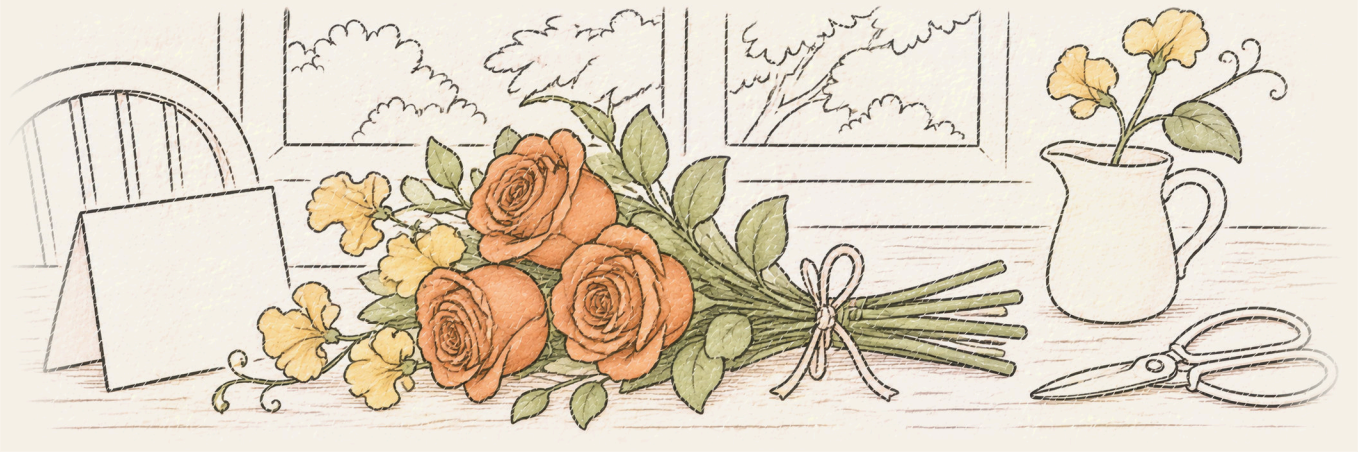
The Kit's clock page carries this **five-day** window as one of its entries, and its Start Here page carries this household's first-call contact and where the important papers are kept.

> **The limit.** This chapter names what one Tell Us Once submission reaches and what it does not. It is not a walkthrough of the registrar's appointment itself, and it does not cover Scotland's different registration window, or the documents a particular register office may ask for locally, which vary by area.

SCOTLAND · NORTHERN IRELAND

Tell Us Once operates in England, Scotland and Wales; it is not available where the person who died was living in Northern Ireland, or had been living permanently abroad.

04 Arranging and paying for the funeral



In England and Wales, a funeral is usually arranged — and often held — before the will is even read. Funeral costs are normally paid from the deceased person's estate, subject to the applicable rules and the reasonableness of the expenses. But the person who signs the funeral director's contract may also be personally responsible for paying the funeral director under that agreement. If the estate may not have enough money, check who is agreeing to pay before signing. Most high street banks

release funds directly to the funeral director before probate is granted, on sight of the invoice and a death certificate — gated on what the account holds, not a fixed limit. Costs range from around **£1,628** for a direct cremation to **£5,440** for a traditional burial.

WHY IT MATTERS

Waiting to be certain feels safer, but the funeral cannot wait for probate, and neither can the decision about who pays. A family that doesn't know the bank may move first — before any grant — either delays the funeral or pays for it personally, out of pocket, when a phone call to the bereavement team might have released the money instead. Knowing who is agreeing to pay the funeral director, before anyone signs, protects the person who acts first.

WHAT YOU MAY FEEL

> It can feel wrong to be discussing costs and providers within days of a death, while grieving. That discomfort is common — most people making funeral decisions are doing so under pressure, with little time, and often without knowing what the person would have wanted.

IN YOUR KIT — FUNERAL WISHES

Where funeral wishes were given, your Kit records the preference — burial or cremation, any funeral plan provider named, where fuller wishes are kept, and what should be

honoured. Its financial picture lists each bank, pension and insurer named — and beside a bank that publishes one, that bank's own release limit, with the date it was checked.

The limit. This chapter does not estimate what a specific funeral will cost, confirm any bank's release limit for your household, or arrange a funeral director. It does not resolve family disagreement about what counts as a reasonable expense, and none of it is legal or financial advice — a solicitor or the bank's own bereavement team has the final word.

SCOTLAND · NORTHERN IRELAND

Scotland runs a separate Funeral Support Payment through Social Security Scotland, operating similarly to the DWP scheme but with its own qualifying criteria and amounts.



05 Who else must be told



Tell Us Once reaches government departments and some public-sector pension schemes — it does not reach banks, private pensions, insurers or utilities. Each has to be told separately: a phone call, an online form, sometimes a signed paper form with proof of identity. A sole-name bank account freezes the moment the bank is told; a joint account passes to the surviving holder and carries on. They commonly ask for proof of death, proof of the claimant's identity, and whatever evidence that institution itself requires before it releases or transfers the asset.

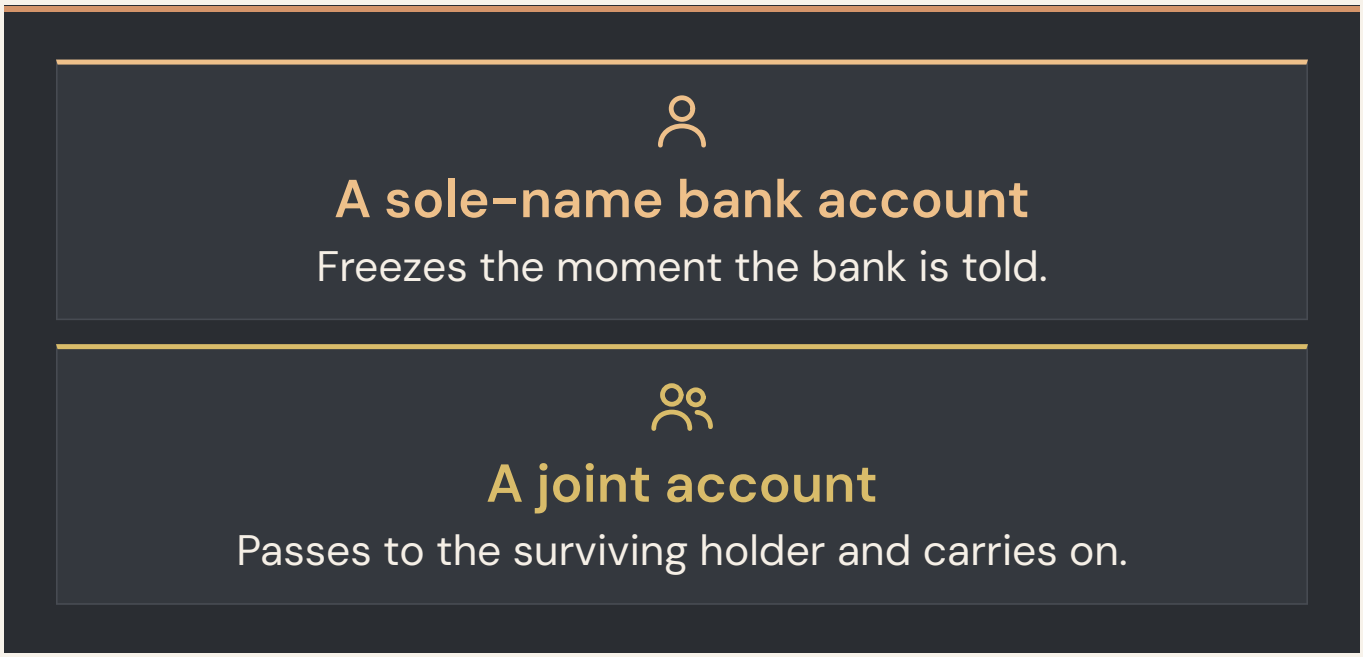
WHY IT MATTERS

The order protects the household as much as the paperwork does. Once the bank is told, a sole account freezes and its direct debits stop, so gather the certified copies first; many banks will still pay the funeral director's invoice from the account. Waiting too long

leaves direct debits drawing on money that should have stopped. Above a balance threshold each bank sets for itself — one major bank publishes **£50,000** — it will also want the grant of probate before releasing anything, a separate wait again.

WHAT YOU MAY FEEL

> Repeating the same explanation to organisation after organisation, sometimes to someone who has clearly done this before and sometimes to someone who hasn't, can feel exhausting in a way nobody warns you about. Irritation with the process is common and is not a judgement on the loss.



IN YOUR KIT — THE FINANCIAL PICTURE

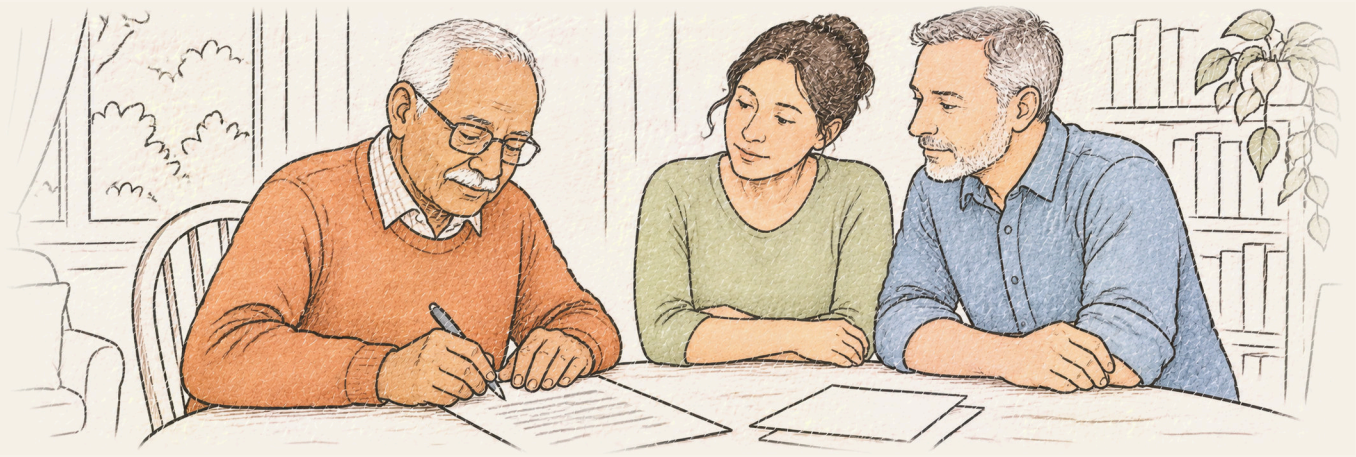
The Kit's financial picture lists the banks, pensions and insurers this household named, with a release limit printed beside a bank that publishes one — and a ruled line beside each to date the day it was told, so the record of who has been informed lives with the names themselves.

The limit. This chapter does not list any institution's own route, hours or document requirements — those change, and belong on that institution's own bereavement page, not a general guide. It does not settle whether probate is needed for a given household; that depends on balances and thresholds this chapter does not record.

THE HANDOVER GUIDE

ENGLAND & WALES

06 The will, and what happens without one



A will names an executor and states who inherits. It is usually kept by the solicitor who drew it up — sometimes for decades in what solicitors call a deed box — or at home, or with a will-writing company. Registering a will with the National Will Register is optional in the UK, so a paid nationwide search of its database

of over 10.5 million records is often the first formal check, alongside asking family and searching the deceased's own papers.

WHY IT MATTERS

Whether a valid will exists decides which form applies — probate uses PA1P, intestacy uses PA1A — and, without one, the estate passes under the intestacy rules rather than to whoever the deceased actually wanted to benefit. Even where a will exists, if the executor it names cannot or will not act, the application becomes letters of administration with the will annexed instead of a standard grant of probate.

WHAT YOU MAY FEEL

> Not knowing whether a will exists, or where to look, is an ordinary early question rather than a failure of preparation — most families start exactly here, and a clear result either way is easier to act on than uncertainty.

Whether a valid will exists decides which form applies.

A valid will exists

Probate uses PA1P.

Without one

Intestacy uses PA1A: the estate passes under the intestacy rules.

IN YOUR KIT — THE LEGAL POSITION

Your Kit's legal position records where the will — or the fact there isn't one — is kept, and states which probate form follows from that: PA1P where there is a will, PA1A where there is none.

The limit. This chapter doesn't run a will search on your behalf, judge whether a particular will is valid, or say whether a cohabiting partner's dependency claim would succeed. Whether an executor can genuinely be passed over, or a will's validity is in doubt, needs a solicitor's judgement on the actual document — not a general guide.

SCOTLAND · NORTHERN IRELAND

Scotland's equivalent to probate is called confirmation and runs under different rules; the PA1P/PA1A forms and this chapter's priority-of-applicant rules are England & Wales only, though the National Will Register itself searches across the whole UK.

07 Whether probate is needed at all



There is no single probate threshold — no law that says 'below this amount, you don't need it.' What decides it is what the estate holds and how it's owned. A home in the deceased's sole name almost always needs the grant regardless of value. Jointly owned assets usually pass to the survivor without one. A sole-

name bank balance depends on whether it sits above or below that particular bank's own release limit — not a single government figure.

WHY IT MATTERS

Getting this wrong costs time either way: assuming probate is needed when it isn't means an unnecessary £526 application fee and a wait for a grant that turned out not to be required; assuming it isn't needed when a bank in fact requires one leaves that account frozen until the grant is produced. The right answer is genuinely estate-specific — what's owned, how it's owned, and each institution's own line — never one figure that applies everywhere.

WHAT YOU MAY FEEL

> Wanting a single yes-or-no answer early on is reasonable, and it can feel frustrating that the honest one depends on details you may not have gathered yet. Most executors start exactly there, not knowing — that's the ordinary starting point, not a sign of being behind.

IN YOUR KIT — THE LEGAL POSITION

Your Kit does not decide this for you. It records where the will is kept and, beside each major high-street bank you named, that bank's own release limit with the date it was checked — the line a sole-name balance turns on. Whether a sole-name home needs the grant turns on how it is registered, which the Kit does not record and only the Land Registry can confirm.

The limit. This chapter doesn't check any specific bank's current limit, confirm how a jointly-owned home is actually registered, or say whether a particular institution will insist on a grant regardless of value — some do, on their own terms. Those answers come from the institution itself, or the Land Registry, not from a general guide.

If you'd like help with the estate and the probate application. Valoren gathers the information and the figures; a regulated solicitor, Tony Morris-Davies (SRA 816639), prepares, checks and submits the application. Written quotes before you decide, the solicitor's fee included: from **£1,450** for the grant of probate only, or from **£2,250** for the whole estate (from **£3,450** with a house or flat). The £526 court fee is extra. **valoren.uk/signum/start.** Nobody will contact you unless you ask.

SCOTLAND · NORTHERN IRELAND

Scotland's equivalent to probate is called confirmation and runs under different rules; the **£526** fee and the sole-name/joint-asset framing here are England & Wales only.

08 Release limits, and small estates



A bereavement release limit is the balance below which a bank will hand over a sole-name account's funds to a bereaved executor against a death certificate alone, without waiting for a grant. There is no single figure — each institution sets and publishes its own. Barclays draws the line at **£50,000** across a deceased's sole accounts; NS&I's published threshold is far lower — **£5,000** — and it reserves the right to ask for a grant at any value. Several major banks publish no fixed figure at all, deciding each case individually instead.

WHY IT MATTERS

Whether a specific bank releases funds before a grant is issued turns entirely on that bank's own line, not any statutory rule — which is why the same estate can clear one bank instantly and freeze at another. Above a bank's published limit it will usually

require a grant of probate or letters of administration before releasing; where no fixed limit is published, the bank decides what evidence it requires for that estate. Below a published limit, a death certificate and its own declaration form are usually enough.

WHAT YOU MAY FEEL

It can feel arbitrary that one bank asks for a grant on a balance where another wouldn't — that reaction is fair, because the limits genuinely are set independently, institution by institution, rather than by one shared rule everyone follows the same way.

IN YOUR KIT — THE FINANCIAL PICTURE

Where you've named a major high-street bank in your Kit, its financial picture prints that bank's own published limit beneath it — or its stated position where it publishes none — with the date checked, so you can see which of those banks need the grant and which don't. A bank the Kit holds no read position for prints nothing beneath it, rather than a guess.

The limit. Limits move, and several banks reserve the right to ask for a grant below their own published figure regardless. This chapter doesn't confirm today's figure for a bank not named here, or predict what any bank will actually do on the day for a particular balance — only that bank's own bereavement team can.

SCOTLAND · NORTHERN IRELAND

Barclays and NS&I both state their published figures apply UK-wide, covering Scotland's grant of confirmation alongside probate and letters of administration — only the name of the court document differs there, not the amount.

09 Pensions and life insurance after a death



Most pensions pay under a nomination — also called an expression of wish — because the money sits in the scheme's own trust or contract rules, outside your estate, so your will has no authority over it. Many employers add a death-in-service benefit on the same mechanism: many schemes pay **two to four times salary**, guided by its own nomination, often a

separate form from the pension's. Personal life insurance sits alongside both — the same species of benefit, held and paid independently of an employer scheme.

WHY IT MATTERS

Where the scheme has discretion, the nomination guides the decision-maker but does not bind them — never assume either result. A nomination goes stale easily: divorce changes what a will does but not, reliably, a pension nomination, and the same applies after a new partner, a birth, or a job change. From 6 April 2027 most unused pension funds and death benefits are due to be brought within the estate for inheritance tax — though a death-in-service payment — one paid because the person was still working for that employer when they died — is excluded from that change; a lump sum from a previous job's scheme is not.

WHAT YOU MAY FEEL

> It's easy to assume a will covers everything, then learn a pension or a death-in-service payment is going by a form signed years ago and half-forgotten. Realising a nomination needs updating — after a divorce, a new partner, a new job — is an ordinary, fixable gap, not a failure.

IN YOUR KIT — THE FINANCIAL PICTURE

The Kit's financial picture lists every pension provider and insurer this household named, alongside its banks, with space to mark the date each was told — so the family knows who must be contacted separately. It doesn't record nomination status; that stays with each provider.

The limit. This chapter doesn't say who to nominate, doesn't check any nomination actually on file, and doesn't cover pension or life-insurance tax planning — those sit with each provider and a qualified financial adviser. It states general mechanics only: what usually happens under a scheme's own rules, not what a particular scheme or policy will do.



10 What happens to the home



How a home is owned decides whether a death touches it at all. Joint tenants hold as a single unit: on a death the deceased's interest passes automatically to the surviving owner by survivorship, no grant needed for the property itself, and no executor involvement. Tenants in common each hold a defined share instead — often **50%**, sometimes not — and that share passes under the will or intestacy as part of the estate. A property registered in one name alone always falls into the estate.

WHY IT MATTERS

The surviving co-owner does not automatically inherit a tenants-in-common share, however long a couple lived together — and a cohabiting partner who isn't married or in a civil partnership has no automatic right to the home under intestacy. Where the home is registered, the title register may carry a Form A restriction

pointing to tenants in common — absence usually suggests joint tenants, but the underlying ownership documents can still matter. Selling afterwards needs both the executor and any co-owner to act, so an early answer avoids a later stall.

WHAT YOU MAY FEEL

Assuming shared ownership meant automatic inheritance, then discovering it didn't, can feel like the ground shifting under an already hard week. It's a common and understandable misreading of how co-ownership works, not a sign anything was arranged wrong — and confirming which type applies is usually a short, factual check.

IN YOUR KIT

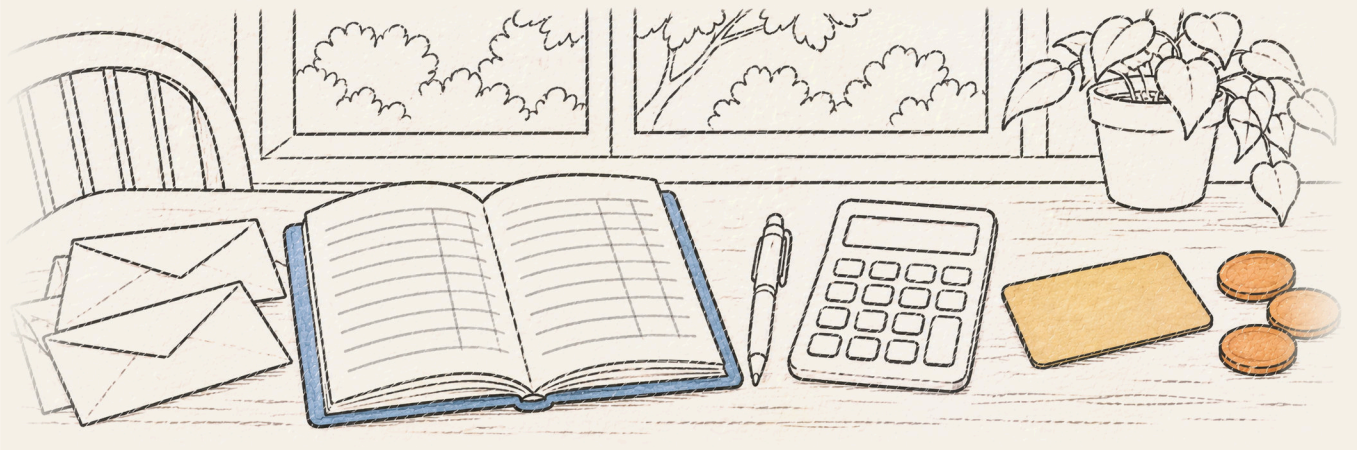
The Kit does not record how a property is owned or check the title register — that sits outside its parts. It records where the will is kept and whether one exists, which is what decides where a sole-name or tenants-in-common share goes once ownership is confirmed elsewhere.

The limit. This chapter doesn't check any actual title register, doesn't identify which type of ownership applies to a specific property, and doesn't cover Scotland's different land law. A dispute between co-owners, an unregistered property, or a deed of trust overriding the register needs a solicitor's advice, not this page.

SCOTLAND · NORTHERN IRELAND

Scotland's equivalent process is called confirmation, not probate, and runs under its own different rules — this page's England & Wales rules do not apply there.

11 Inheritance Tax and its clocks



Inheritance Tax is charged at 40% on an estate above its tax-free allowances — a £325,000 nil-rate band for everyone, plus a £175,000 residence nil-rate band when a home passes to children or grandchildren. A married couple or civil partners can transfer an unused nil-rate band to the survivor — potentially taking that band alone to **£650,000** — and unused residence nil-rate band can transfer too, where its conditions

are met. Roughly **4.7%** of UK estates actually pay it; property values rising against a frozen threshold mean that share grows most years.

WHY IT MATTERS

Two clocks run at once, measured differently: form IHT400 must normally be delivered within twelve months of the end of the month in which the death occurred, while interest on any unpaid tax starts earlier — six months after the end of that month. Tax due is usually paid or arranged before probate is granted, so the **six-month** point matters while a family is still gathering the estate. Miss it and interest starts automatically on the unpaid amount — **8.00% a year** from 24 November 2026 (**7.75%** until then) — running daily until settled. Avoiding it starts with an IHT reference number (about **three weeks**' lead time), then the account itself, then roughly **20 working days** for HMRC's letter — each clock able to overlap the last.

WHAT YOU MAY FEEL

> A tax bill appearing before probate is granted, mid-way through an already difficult year, can feel unfair — more so as frozen thresholds now reach estates that wouldn't have owed anything a decade ago. Most families still owe nothing; checking early replaces uncertainty with an actual number.

Two clocks run at once, measured differently.

Six months after the end of that month

Interest on any unpaid tax starts.

Within twelve months of the end of the month

Form IHT400 must normally be delivered.

IN YOUR KIT

The Kit's clock names the point interest starts on any unpaid tax — **six months** after the end of the month of death. It doesn't calculate whether tax is due or how much; that figure needs the estate's own numbers.

The limit. This chapter doesn't calculate anyone's actual bill, doesn't cover reliefs for business or agricultural property, trusts, or gifts, and doesn't reach Scotland or Northern Ireland's own procedural differences. It states general England & Wales rules only — a solicitor or chartered tax adviser should check any real estate before money moves.

12 Bereavement benefits and money support



Several UK benefits and reliefs exist specifically for someone recently bereaved — beyond the everyday ones people already know. Bereavement Support Payment offers a lump sum plus **up to 18 monthly instalments** to a surviving husband, wife or civil partner — or a cohabiting partner with dependent children — but only if claimed in time: in full **within 3 months** of the death, at reduced value **up to 12 months**, and usually not at all **after 21 months**. Others include a possible council tax exemption while a property stands empty (it depends on occupation, ownership and the exemption rules), a temporary Universal Credit continuation, and a new leave entitlement for bereaved partners.

WHY IT MATTERS

These schemes are easy to miss because nobody sends a letter — the household has to know to ask, and several have hard deadlines that don't extend for grief. Bereavement Support Payment stops paying its full rate **after 3 months** and usually closes at **21 months**; the Funeral Expenses Payment has its own window. Missing a deadline by a matter of weeks can mean losing money the household was entitled to.

WHAT YOU MAY FEEL

> Filling in benefit forms so soon after a death can feel transactional, even intrusive, at a time that feels anything but administrative. That reaction is ordinary. The forms exist because the money is real and the deadlines are real too — not because anyone expects grief to be tidy.

Bereavement Support Payment, only if claimed in time

Within 3 months of the death
In full.

Up to 12 months
At reduced value.

After 21 months
Usually not at all.

IN YOUR KIT

No part of the Kit calculates benefit eligibility or files a claim — that stays gov.uk and DWP's own process. What the Kit does provide is a calm, dated record of the household's affairs to refer to when a claim form asks for them.

The limit. This chapter does not calculate what any individual is owed, submit a claim, or track a live deadline. Rates, caps, and the schemes on offer change; only gov.uk, DWP, HMRC, or the local council can confirm current entitlement. It does not cover every relief that might apply to a specific household's circumstances.

13 Debts, creditors, and protecting the executor



When someone dies, a debt in their name only is paid from the estate. Family members do not normally become personally responsible for debts simply because someone has died. However, a survivor may already be liable under a joint agreement, guarantee or separate contract, or under legislation such as the Council Tax rules. Special rules may also affect jointly owned property and assets received from an estate. The executor must pay the estate's expenses and debts in the proper legal order before distributing to beneficiaries. In England and Wales, an executor or administrator can protect themselves against certain unknown claims by following the notice procedure in section 27 of the Trustee Act 1925 — a Section 27 notice. This normally includes advertising in The Gazette and, where required, an appropriate local newspaper, and allowing at least **two months** for claims.

WHY IT MATTERS

An executor does not normally inherit the deceased person's debts. However, an executor can become personally liable if they administer the estate incorrectly — for example, by distributing assets before debts are dealt with or by paying creditors in the wrong order when the estate cannot pay everyone. If there is any possibility that the estate is insolvent, obtain legal advice before making payments. An executor who pays out to beneficiaries and is then found by a genuine creditor can be **made to pay that debt personally, from their own money**. A Section 27 notice is not a general immunity: the protection does not cover claims of which the executor has notice when distributing, and it does not necessarily prevent a creditor pursuing assets received by a beneficiary. The Gazette notice costs **£115.86** and is optional, not compulsory.

WHAT YOU MAY FEEL

> Discovering unexpected debts, or worrying that unknown ones exist, can feel like the estate is turning against you rather than being something you administer calmly. That unease is common among executors — the notice exists precisely because nobody can see every debt a person quietly held.

IN YOUR KIT

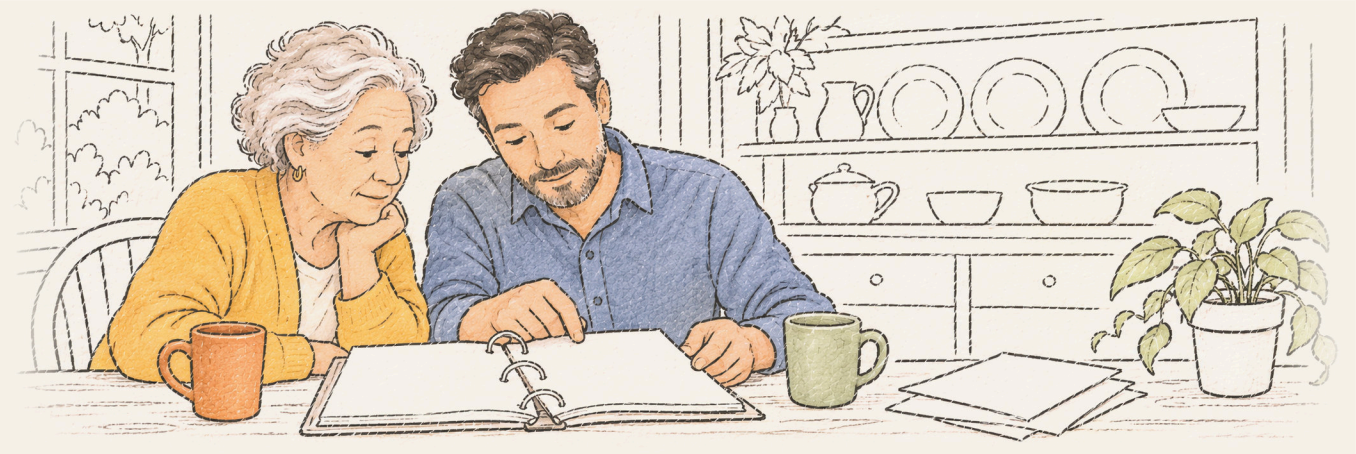
The Kit's financial picture lists any credit cards and loans this household named, with a line beside each to date the day it was told. It does not place a Section 27 notice, add up what is owed, or advise on solvency — that stays a step you take yourself, with The Gazette or a solicitor, if this estate needs it.

The limit. This chapter does not decide whether your estate needs a Section 27 notice, calculate whether the estate is insolvent, or place a notice on your behalf — Valoren does not place Gazette notices, and takes no fee if you do. It is not legal advice on a complicated or contested estate.

SCOTLAND · NORTHERN IRELAND

Northern Ireland has its own provision in section 28 of the Trustee Act (Northern Ireland) 1958 (the Belfast Gazette once, plus twice in each of two Northern Irish daily papers, the same **two-month** floor); Scotland has its own law: the Scottish Government's guidance says the executor must give **six months** for creditors to make claims before distributing the estate, otherwise the executor may be legally liable for unpaid debts.

14 Where this kit fits



This kit is not a template filled in with a name; it is written up from the answers one household actually gave, one part at a time — who to call first, where things are kept, the legal position, the medical essentials, the financial picture, digital access, funeral wishes. Each part exists because a specific moment in the first weeks asks for exactly that information, not because a checklist demanded a seventh box.

WHY IT MATTERS

A kit built from a household's own facts can be far more useful in the moment it's needed than a generic template — a stranger's name in the wrong box helps nobody. And a kit nobody has read before it is sent can carry an error straight into a family's worst week. That is why this one is written from the household's own answers and read by a person before it goes out.

WHAT YOU MAY FEEL

Reading a document like this about a household — your own, or one you are now holding for someone else — can feel strange before it feels useful; that is ordinary. It is a record, not a countdown; nothing in it asks anyone to act differently today than yesterday.

IN YOUR KIT

Your kit rules a line for anything left blank, for you to fill in by hand — never guessed at — and was read once by a person before it was sent: nothing certified, nothing verified against a bank or register, only written up exactly as it was given.

The limit. This kit deliberately holds no passwords and no account balances — only names and where things are kept. It grants no legal authority and gives no advice; a registered LPA or grant of probate does. It is a snapshot, true on the date prepared, not a subscription — it drifts the way any household's facts do.

A The first year, month by month



What falls due, and when, counted from the day of the death — the statutory clocks, not a plan. Each is the rule as published; a family's own dates follow from the actual date of death.

Registration

The death is registered — normally **within five days** of the medical examiner's office confirming registration can proceed.

Tell Us Once

The Tell Us Once reference is used — **within 28 days** of receiving it at registration.

The first year, in England & Wales

Counted from the day of the death — the statutory clocks, not a plan.

28 DAYS — **Tell Us Once**
from receiving the unique reference at registration

3 MONTHS — **Bereavement Support Payment**
for the full amount

6 MONTHS — **Inheritance Tax**
after the month of death

12 MONTHS — **The IHT400 account**
of the end of the month of death

21 MONTHS — **Bereavement Support Payment**
a latest claim

Certificates

Certified copies of the death certificate are ordered at registration — **£12.50** each.

Bereavement Support Payment

A claim is made within its own windows — **3 months** for the full amount, **up to 18 monthly instalments**, and a latest claim at **21 months**.

The Gazette notice

A notice is placed in The Gazette — not less than **two months** must pass from the date it is published before the notice period can end, and distributing after that protects an executor only against claims they had no notice of; the fee is **£115.86** including VAT.

The probate application

The application for the grant is made — the fee is **£526**, and GOV.UK's own stated expectation is usually **within 12 weeks** of submitting it.

Inheritance Tax

Any tax due is paid — by the end of the sixth month after the month of death; HMRC charges interest on what remains unpaid after that date.

The IHT400 account

Where one is due, the account is delivered to HMRC — **within twelve months** of the end of the month of death, a separate and later deadline from the tax payment above.

The executor's year

A personal representative need not distribute the estate before this point — **twelve months** (**one year**) from the date of death.

The transferable nil-rate band claim

Where a second spouse or civil partner's own estate wants to claim it, the deadline runs from their own death — **within 2 years** of the end of the month they died, or, if that is later, **3 months** from when their personal representatives first act.

The limit. England & Wales. A date here is the rule, not this estate's date; the executor's own calendar is built from the actual date of death.

B Scotland and Northern Ireland — where the rules differ

The fourteen chapters describe England and Wales. These are the points where the other two jurisdictions genuinely differ — the same moments, different rules.

Scotland

The death is registered — **within 8 days** of the death.

Scotland

Confirmation, not probate, is applied for at the sheriff court for the area where the person last lived, on an inventory of the estate (form C1).

Scotland

An estate worth **£36,000** or less is a small estate — the sheriff clerk helps prepare the application.

Scotland

The court fee is **£351** above **£50,000**, and **£705** above **£250,000**.

Scotland

Legal rights and prior rights give a spouse, civil partner and children fixed shares of the estate, whatever the will says.

Scotland

Tell Us Once is offered at registration, the same as in England and Wales.

Northern Ireland

The death is registered — **within 5 days** of the death, unless it has been referred to the coroner, when registration waits for the coroner's certificate.

Northern Ireland

The grant is issued by the Probate Office in Belfast or the District Probate Registry in Londonderry, not by HMCTS.

Northern Ireland

The personal application fee is **£407**, where the estate is over **£10,000**.

Northern Ireland

Below **£20,000**, a grant may not be needed at all.

Northern Ireland

Tell Us Once is not offered in Northern Ireland — each department is told separately.

The limit. A death with property or family in more than one jurisdiction needs a solicitor in each; this page names the differences, it does not resolve them.

C Release limits, bank by bank

What each bank or building society says it will release without a grant — its own published figure, or its own statement that it publishes none. Read from each institution's own guidance on the date shown.

Release limits published by UK banks and building societies, read from each institution's own bereavement guidance — 59 rows.

Barclays

Limit £50,000 **Checked** 28 October 2026

How to tell them Four official channels, all confirmed on barclays.co.uk: (1) Online — the "Notify or add documents" form, which lets documents be uploaded immediately or added later; (2) Phone — 0800 068 2238, option 1 to notify for the first time, option 2 to speak to the dedicated bereavement team about an existing case, lines open Mon–Fri 8am–5pm and Sat 9am–2pm (closed bank holidays); (3) In branch or via video call, by booking an appointment (Barclays confirms required documents in advance for video calls); (4) By post to Bereavement Service Centre, Barclays Bank PLC, PO BOX 1495, Pallion Trading Estate, Sunderland, SR5 9YB.

HSBC UK

Limit £50,000 **Checked** 28 October 2026

How to tell them Three channels, per HSBC UK's own bereavement pages: (1) Online — the bereavement portal at hsbc.co.uk/online/bereavement/, which HSBC calls “the quickest and easiest way” and which issues a reference number for uploading the death certificate/will/grant later without re-entering personal details; (2) Phone — the dedicated Bereavement Support Team on 0800 085 1992 (+44 (0)114 252 0249 from outside the UK), open Mon–Fri 08:30–18:00 and Sat 09:00–14:00; (3) In branch — via the branch finder tool.

NatWest

Limit £50,000 **Checked** 28 October 2026

How to tell them Online form (natwest.com bereavement guide — 'Complete online form now', with document/ID upload, 'it's ok if you don't have them right now'); phone on 0800 161 5903, lines open 9am–5pm Monday to Friday excluding bank holidays (international: +44 1204 684658; Relay UK: 18001 0800 161 5903); webchat (Mon–Fri 8am–5pm per the page); in branch.

Lloyds Bank

Limit No general figure published **Checked** 28 October 2026

How to tell them Preferred/fastest route per Lloyds: its own online form — "Completing our online form is the quickest way to let us know about a death. This will allow us to protect any

accounts and support you as soon as possible" (button labelled "Tell us about a bereavement").

Santander UK

Limit £50,000 **Checked** 28 October 2026

How to tell them Phone the dedicated Bereavement team on 0800 587 5870 — the live santander.co.uk bereavement page states lines are open Mon–Fri 8am–6pm, Sat 9am–2pm (closed Sunday); note Santander's own PDF guide (dated April 2020) states different, older hours of Mon–Fri 9am–5pm only, so the hours have evidently changed since — call to confirm current hours.

Halifax

Limit No general figure published **Checked** 9 November 2026

How to tell them Halifax's bereavement page now forwards to Lloyds Bank's (read 9 Nov 2026), under the banner "Welcome to our Halifax customers. While the Halifax brand is changing to Lloyds, you can still count on the same support." That page states: "Completing our online form is the quickest way to let us know about a death" — linked as "Tell us about a bereavement".

NS&I (National Savings and Investments)

Limit £5,000 **Checked** 28 October 2026

How to tell them NOT covered by Tell Us Once — NS&I must be notified directly.

TSB Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Fastest: TSB's own online bereavement form (via DocuSign — TSB confirms it does not process the data any other way; an automatic confirmation email is sent when the form is complete).

Bank of Scotland

Limit No general figure published **Checked** 9 November 2026

How to tell them The online "Tell us about a bereavement" form, which the page calls the quickest way; or the specialist bereavement team on 0800 015 0012 (or +44(0)1733 261630), which the page gives with the lines open 8am to 6pm, 7 days a week.

Royal Bank of Scotland

Limit £50,000 **Checked** 10 October 2026

How to tell them RBS accepts notification online (a "tell us about a bereavement" form), by webchat (Mon–Fri, 8am–5pm), by phone on 0800 161 5904 (lines open 9am–5pm Mon–Fri, excluding bank holidays; Relay UK via 18001 0800 161 5904; from outside the UK +44 (0)1204 684 659), or in branch.

first direct

Limit £50,000 **Checked** 6 September 2026

How to tell them Online notification form (firstdirect.com), or phone the Bereavement Support Team on 0113 276 6669 (UK) /

+44 113 234 5678 (Channel Islands, Isle of Man, abroad), 8am–10pm Mon–Fri and 8am–7pm Sat–Sun.

The Co-operative Bank

Limit £50,000 **Checked** 6 September 2026

How to tell them Phone: 03457 212 212 for current accounts and savings accounts, or 0345 600 6000 for credit cards — both Monday to Friday 8am–6pm, Saturday and Sunday 9am–5pm (call charges apply).

Virgin Money

Limit £50,000 **Checked** 6 September 2026

How to tell them Online form (if you already have the death certificate) — up to 10 documents per submission, 25MB max file size; or phone the Bereavement Services team on 0800 0121590 (Mon–Fri 8am–6pm, Sat 8am–3pm, Sun 10am–1pm for personal banking; some account types show 0800 011 3238, Mon–Fri 9am–5pm); or in branch.

Metro Bank

Limit £35,000 **Checked** 9 November 2026

How to tell them Email the bereavement services team (reply within 3 working days), call 0203 824 4815 (Monday to Friday, 9am to 5pm), write to Metro Bank, One Southampton Row, London WC1B 5HA, or visit a store.

Starling Bank

Limit £30,000 **Checked** 6 September 2026

How to tell them Phone 020 7930 4450, available 24/7, or email help@starlingbank.com (addressed to the Bereavement Team).

Monzo

Limit £25,000 **Checked** 6 September 2026

How to tell them Online form at monzo.com/bereavements, or email bereavements@monzo.com, or phone 0800 802 1281 (+44 203 872 0620 from abroad).

Revolut UK

Limit No general figure published
Checked 6 September 2026

How to tell them Email only: bereavement@revolut.com.

Chase UK

Limit No general figure published
Checked 6 September 2026

How to tell them Phone: 0800 376 3333 (UK) or +44 20 3493 0829 (from abroad).

Ulster Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Phone the dedicated Bereavement Services Team on 0800 096 3612 (00 44 151 494 1260 from outside the

UK), 9am–5pm Monday to Friday; outside those hours the site offers its "Cora" digital assistant to route to a colleague.

M&S Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Online notification form at marksandspencer.com/bereavement-support; by phone on 0345 300 6139 (all products except Savings & Investments and general insurance, lines 9am–5pm Mon–Fri excl. bank holidays) or 0345 266 0450 (Savings & Investments, 8am–5pm Mon–Fri excl. bank holidays); M&S Bank explicitly participates in the cross-bank Death Notification Service (deathnotificationservice.co.uk); any HSBC branch will accept bereavement documentation and forward it to M&S Bank; documents can also be posted to PO Box 325, Wymondham, NR18 8GW.

Tesco Bank

Limit £50,000 **Checked** 6 September 2026

How to tell them Phone: 0345 071 6153, Monday to Friday, 8am to 6pm (Relay UK and BSL interpreter support offered for hearing/speech difficulties).

Atom Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Phone 0333 399 0050 (8am–8pm, 7 days a week); email customersupport@atombank.co.uk; or the in-app chat.

Zopa Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Fastest route is Zopa's own free online notification form, NotifyNow (run with its bereavement partner Phillips & Cohen Associates, who then make contact to explain next steps) — this is a Zopa/Phillips & Cohen tool, not the separate cross-bank Death Notification Service (deathnotificationservice.co.uk); no evidence Zopa participates in that industry-wide DNS.

Danske Bank UK

Limit £50,000 **Checked** 21 November 2026

How to tell them Phone the Bereavement Support Team on 028 9004 8840 (Mon-Fri 8.30am-5pm); an online notification form ("Submit details"); visiting any branch; writing to the Bereavement Support Team, Danske Bank, Killeaton House, 41 Mosside Road, Belfast BT17 9HH; and a secure online document-upload facility for certificates once notified.

Bank of Ireland UK

Limit £50,000 **Checked** 6 September 2026

How to tell them Notify online via the online bereavement form, by post to Bank of Ireland UK Bereavement Unit, PO Box 2298, BELFAST, BT1 9AP, or in person at a local branch.

AIB (NI) / Allied Irish Bank GB

Limit £25,000 **Checked** 6 September 2026

How to tell them Phone the Bereavement Support Team on 0345 646 0320, lines open 09:00–17:00 Monday–Friday (excluding bank holidays; calls may be recorded).

Handelsbanken UK

Limit £20,000 **Checked** 6 September 2026

How to tell them Three ways: (1) contact or visit the branch where the customer held their account; (2) call the Customer Connect team, available 24 hours a day — 0800 470 8000 from the UK, +44 20 7578 8247 from outside the UK — who will identify the right branch and transfer the call (or arrange a next-working-day callback if called outside branch hours); (3) complete an online bereavement notification form (deceased's name, DOB, address/postcode, branch if known, account numbers if known, notifier's own contact details).

Triodos Bank UK

Limit £25,000 **Checked** 6 September 2026

How to tell them Notify by phone on 0330 355 0355 (+44 117 973 9339 from abroad; lines open 8am–6pm Mon–Fri, 9am–6pm Thursdays), or by completing the Bereavement

Notification Form (PDF) and sending it plus a copy of the Death Certificate by email to bereavements@triodosbank.co.uk or by post to Bereavement Team, Triodos Bank, Deanery Road, Bristol, BS1 5AS.

Aldermore Bank

Limit £35,000 **Checked** 6 September 2026

How to tell them Phone 0345 604 2678 (savings customers) — lines open 8am–8pm Mon–Thu, 8am–6.30pm Fri, 9am–5pm Sat, 10am–4pm Sun.

Shawbrook Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Free Death Notification Service (DNS) at deathnotificationservice.co.uk, which notifies Shawbrook (and other participating firms) from one form; Shawbrook then checks for accounts across its products and gets in touch about next steps.

Paragon Bank

Limit £20,000 **Checked** 6 September 2026

How to tell them Notify by phone, email (savings@online.paragonbank.co.uk), or post (Freepost RTEX-LLUT-KKKE, Paragon, PO Box 850, Wallsend NE28 5BJ); UK-based team available 7 days a week (0800 052 2222 for accessible-format requests).

Investec Bank UK (Private Bank)

Limit No general figure published
Checked 6 September 2026

How to tell them Phone 0330 123 3655 (+44 207 597 4131 from outside the UK) to a "dedicated team of bankers"; or write/send documents to Investec Bank plc, 30 Gresham Street, London, EC2V 7QP; or email UKServicesIncomingMail@investec.co.uk.

Coutts

Limit £50,000 **Checked** 6 September 2026

How to tell them Notify via Coutts' online bereavement form (not available for non-UK addresses), by contacting your Private Banker if you're an existing client, or by calling Coutts 24 on 020 7957 2424 (Relay UK 18001 020 7957 2424; calls recorded for training/monitoring).

Al Rayan Bank

Limit No general figure published
Checked 6 September 2026

How to tell them Digital Banking secure message (joint account holders only); email bereavementteam@alrayanbank.co.uk; post to Account Services Team, AlRayan Bank, PO Box 8177, London, W1A 8DN.

Building societies

Nationwide Building Society

Limit £50,000 **Checked** 28 October 2026

How to tell them Phone: 0800 464 30 18 (Mon–Fri 9am–5pm, Sat 9am–12pm, closed Sundays/bank holidays) — the dedicated Bereavement Helpdesk.

Coventry Building Society

Limit £50,000 **Checked** 6 September 2026

How to tell them Dedicated bereavement team on 0800 587 4565, open Monday-Friday 8am-7pm and Saturday 9am-2pm (closed Sundays and bank holidays); also by branch visit, online bereavement notification form, the NIVO app (secure messaging + document upload), or by post to Oakfield House, PO Box 600, Coventry CV3 9YR.

Yorkshire Building Society

Limit £50,000 **Checked** 6 September 2026

How to tell them YBS's own bereavement page lists four notification routes: an online bereavement form; phone 0345 166 9229, staffed 9am-5pm Monday to Friday; visiting any branch in person (bring a copy of the death certificate); or writing to the Bereavement Team, Customer Service Centre, Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Skipton Building Society

Limit £50,000 **Checked** 6 September 2026

How to tell them Phone the Bereavement Team on 0345 266 1209, Monday–Friday 9am–5pm; email skiptondirect-bereavementnotification@skipton.co.uk; write to Bereavement Team, Skipton Building Society, The Bailey, Skipton, North Yorkshire, BD23 1DN (also usable as "FREEPOST, SKIPTON BUILDING SOCIETY"); or visit a branch.

Leeds Building Society

Limit £50,000 **Checked** 6 September 2026

How to tell them Notify through the cross-bank Death Notification Service (no death certificate needed to notify), by phone on 03452 682 642 (Mon–Fri 8am–6pm, Sat 9am–5pm), by emailing a copy of the death certificate to customercare@leedsbuildingsociety.co.uk, or by booking a branch appointment.

Cumberland Building Society

Limit £30,000 **Checked** 6 September 2026

How to tell them Phone 01228 403141 (see the page's own "Opening Times" link for hours); an online notification form; a downloadable/printable form returned by email (bereavement.support@cumberland.co.uk), post (FREEPOST, Cumberland House, Cooper Way, Carlisle, CA3 0JF) or in branch.

Principality Building Society

Limit £39,999 **Checked** 6 September 2026

How to tell them Email bereavement@principality.co.uk, call 0330 333 4000, visit a local branch, or post to Bereavement Team, Principality Buildings, PO Box 89, Queen Street, Cardiff, CF10 1UA.

West Bromwich Building Society

Limit £30,000 **Checked** 6 September 2026

How to tell them Online form; visiting a branch (appointment recommended, bookable online or via the branch finder); phone the Specialist Support team on 0800 280 0597; or write to Specialist Support team, the West Brom, 2 Providence Place, West Bromwich B70 8AF (or FREEPOST THE WEST BROM by ordinary post).

Newcastle Building Society

Limit £30,000 **Checked** 6 September 2026

How to tell them By phone: Savings 0345 734 4345, Mortgages 0345 601 0014, Financial Advice 0345 600 4330 (all Mon–Fri 8am–6pm except Financial Advice, 9am–5pm); in person at a branch; or by post to Newcastle Building Society, 1 Cobalt Park Way, Wallsend, NE28 9EJ.

Nottingham Building Society

Limit £50,000 **Checked** 6 September 2026

How to tell them By phone on 0344 481 4444, by visiting the nearest Nottingham Building Society branch, by post (death certificate plus covering letter) to Nottingham Building Society,

Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL, or by emailing general questions.

Progressive Building Society

Limit £50,000 **Checked** 6 September 2026

How to tell them Call into a local branch; write to Progressive Building Society, 33/37 Wellington Place, Belfast, BT1 6HH; or call the helpline on 0800 029 4997 (9am–5pm, Monday to Friday) to register the death with them (the page separately lists 0800 029 4998 for making a withdrawal/general bereavement contact).

The Cambridge Building Society

Limit £20,000 **Checked** 6 September 2026

How to tell them By phone on 0345 601 3344, or in person at a local branch ('store').

Saffron Building Society

Limit £15,000 **Checked** 6 September 2026

How to tell them Phone 0800 072 1100 or visit any branch; the original Death Certificate can also be sent to Head Office (Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX).

Furness Building Society

Limit £30,000 **Checked** 6 September 2026

How to tell them Phone 0800 781 4311 for bereavement-trained colleagues (the page separately lists 0800 834 312 and a general

enquiries line 0800 954 0754); email bereavement@furness-bs.co.uk; or visit a branch in person.

Hinckley & Rugby Building Society

Limit £15,000 **Checked** 6 September 2026

How to tell them By phone on 0800 434 6343, Monday–Friday 9am–5pm and Saturday 9am–12pm (closed Sundays and bank holidays), or by visiting a branch or agency (private appointments also available 2pm–5pm on weekdays).

Darlington Building Society

Limit £30,000 **Checked** 6 September 2026

How to tell them By phone: Head Office 01325 366366 (choose 'Savings', then 'Existing Savings') to book a branch appointment or speak to Customer Care; by the enquiry form on the website; or by letter to Darlington Building Society, Sentinel House, Morton Road, Darlington, DL1 4PT, stating the deceased member's full name, date of death, account number(s), and the notifier's name, address and phone number.

The Melton Building Society

Limit £20,000 **Checked** 6 September 2026

How to tell them Notify by phone on 01664 414141, by emailing enquiries@mmbs.co.uk, by writing to The Melton Building Society, Mutual House, Leicester Road, Melton Mowbray, Leicestershire, LE13 0DB, or by visiting a local branch.

Marsden Building Society

Limit £15,000 **Checked** 6 September 2026

How to tell them Preferred route is the free Death Notification Service (deathnotificationservice.co.uk), which notifies multiple banks/building societies at once — Marsden will be in touch within 10 working days of receiving that notification.

Tipton & Coseley Building Society

Limit £15,000 **Checked** 24 September 2026

How to tell them Notify in branch (no appointment needed unless a private room is wanted, in which case call 0121 557 2551) or post the original death certificate/certified copy to Tipton & Coseley Building Society, 70 Owen Street, Tipton, DY4 8HG.

Monmouthshire Building Society

Limit £35,000 **Checked** 6 September 2026

How to tell them Notify by: phoning 01633 844 340; visiting a branch or agency (calling ahead is recommended so a colleague is available); writing to Monmouthshire House, John Frost Square, Newport, NP20 1PX; or emailing via the Secure Contact Form on the Contact Us page.

Newbury Building Society

Limit No general figure published
Checked 6 September 2026

How to tell them By phone on 01635 555700; via an online death notification form on the website; in branch by prior appointment (to arrange a private meeting space); or by post to

Newbury Building Society, 90 Bartholomew Street, Newbury, Berkshire, RG14 5EE (do not send original documents by post).

Dudley Building Society

Limit £15,000 **Checked** 6 September 2026

How to tell them Notify by visiting a local branch, calling 01384 231414 (advisers available 9am–5pm Mon–Fri and 9am–12pm Saturday), or emailing the Society.

Leek Building Society

Limit £30,000 **Checked** 6 September 2026

How to tell them Call 0808 281 9308 (Savings) or 0800 783 0847 (Mortgages), visit a local branch, write to Leek Building Society, 50 St Edward Street, Leek, Staffordshire ST13 5DL, or use the Contact Us section of the website.

Mansfield Building Society

Limit £20,000 **Checked** 6 September 2026

How to tell them Savings: call branch colleagues on 01623 676350 or email them; Mortgages: call the Mortgage Customer Service team on 01623 676340 or email mortgages@mansfieldbs.co.uk.

Market Harborough Building Society

Limit £25,000 **Checked** 6 September 2026

How to tell them Phone 01858 412412, Monday–Friday 9.00am–5.00pm, or visit a branch (walk-in or by appointment for privacy).

The limit. A limit is the bank's, not the law's, and it moves. On the day, the bank's bereavement team states the current one.

D Pensions and life insurance, provider by provider

How each provider says it handles a death — the route in, what it asks for, and whether it needs to see a grant. Read from each provider's own guidance on the date shown.

How named UK pension providers and life insurers handle a death claim, read from each provider's own guidance — 35 rows.

NEST

Pension **Checked** 28 October 2026

How to tell them Online claims process at bereavements.nestpensions.org.uk (notify-us-of-a-death), or

call the bereavements team on 0300 020 1410 (8am–6pm Monday to Friday) if you don't have all the information.

Grant of probate NEST pays a nominated beneficiary directly. Where nobody was nominated it pays the pot to the estate, though a pot of £5,000 or under may be paid to certain relatives instead. Claims usually settle within 20 to 30 days of NEST having everything it needs.

NOW: Pensions

Pension **Checked** 28 October 2026

How to tell them Phone 0333 091 8612 to be put through to an adviser; give the full name, date of birth and National Insurance number of the person who has died.

Grant of probate NOW: Pensions does not mention a grant of probate or letters of administration anywhere on its page — its Trustee decides who is paid, usually following any instructions the person left.

Aviva

Pension **Checked** 28 October 2026

How to tell them Online notification form ("Fill out an online form or call us when you're ready") or phone: UK 0345 268 2194 (Mon–Fri 9am–5pm, weekends/bank holidays closed), from abroad +44 160 360 3851.

Grant of probate Aviva's page sets no without-grant limit for a pension claim; it says the notification process may ask for the death certificate or the grant of probate if more information is needed.

Legal & General

Pension **Checked** 28 October 2026

How to tell them Online workplace/personal pension death notification form (https://www.legalandgeneral.com/forms/retirements/workplace-death-notification/); a separate DPB (Defined Benefit pension) notification form exists for Defined Benefit schemes; a separate death-notification form is for annuity and Retired Institutional customers, and redirects pension-savings customers elsewhere.

Grant of probate Legal & General's page does not say whether a grant is needed; it decides who benefits from the pension at its own discretion, from the information and documents submitted. For an annuity L&G is already paying, it says the process can take longer if probate is required.

Scottish Widows

Pension **Checked** 28 October 2026

How to tell them Online form ("Tell us online") or phone 0345 601 4179 (workplace pensions, life insurance, Retirement Account, Ready-Made Pension and annuities), Monday to Friday 9am-5pm; separate numbers for personal pensions (0345 716 6764) and older personal pensions from Lloyds TSB (0345 300 4455).

Grant of probate Scottish Widows replies within five working days of being told, and can advance up to £10,000 to a funeral director while probate is pending. If Lloyds Bank, Halifax or Bank of Scotland has already been told, it does not need telling separately.

Standard Life

Pension **Checked** 28 October 2026

How to tell them Online Bereavement Form at standardlife.co.uk/help/bereavement/bereavement-form, or by phone/in writing per the Contact Us page.

Grant of probate Standard Life's page does not say whether a grant is needed; pension death benefits are paid to nominated beneficiaries at the scheme's own discretion, normally outside the estate.

Aegon

Pension **Checked** 28 October 2026

How to tell them By phone, email or by writing to Aegon; the page directs the customer to search by policy number or product to get the correct team's contact details.

Grant of probate Aegon's page does not say whether a grant of probate is needed, and says it cannot give a claim timeframe because each case is reviewed individually.

Royal London

Pension **Checked** 28 October 2026

How to tell them Fill in the online 'Tell us someone has died' form, or call the phone line for the specific policy type (numbers vary by product,
e.g. 0345 646 2101/2108/2094/2112/2105/2097/2099).

Grant of probate Royal London's page does not say whether a grant of probate is needed; which claims route applies depends on which Royal London product was held.

M&G / Prudential

Pension **Checked** 28 October 2026

How to tell them Online bereavement notification form (about 10 minutes to complete; some products are not suitable for it), by phone on 0800 000 000, or by writing to Prudential, Lancing, BN15 8GB.

Grant of probate M&G / Prudential takes the notification through its online form or by post to its Lancing address; its page does not say whether a grant of probate is needed.

Fidelity International

Pension **Checked** 28 October 2026

How to tell them Notify online via the bereavement portal (create a login), by phone 0800 41 41 16, or by post to Fidelity International, PO Box 391, Tadworth, KT20 9FU; send an original or certified death certificate.

Grant of probate For the pension, Fidelity's pension trustees decide who benefits and write for what they need; it is not paid through the estate. Other Fidelity holdings usually need the grant, except below £50,000 where the estate is under the nil-rate band and there is a will.

Hargreaves Lansdown

Pension **Checked** 28 October 2026

How to tell them Contact HL's bereavement team by phone (0117 906 7806, Mon-Fri 8am-5pm) to notify them of the death; the account is then frozen pending instructions.

Grant of probate HL does not require a grant of probate to release an HL pension at all — pension assets sit outside the

estate. Its £50,000 Small Estates route applies only to HL's non-pension assets.

AJ Bell

Pension **Checked** 28 October 2026

How to tell them Contact the AJ Bell Bereavement Team by phone (0161 605 0326) or email (dbt@ajbell.co.uk); post the original death certificate or a certified copy (a solicitor, accountant or financial adviser can certify it) to AJ Bell, 4 Exchange Quay, Salford Quays, Manchester, M5 3EE.

Grant of probate AJ Bell's page does not say whether a grant of probate is needed; as scheme administrator it decides how the SIPP passes on, usually following any nomination on file.

Smart Pension

Pension **Checked** 28 October 2026

How to tell them Telephone 0333 666 2626 or email; next of kin, personal representative or employer should contact as soon as possible.

Grant of probate Smart Pension asks for the grant of probate ‘if available’ but does not say it is required; its trustees decide beneficiaries at their own discretion either way.

Phoenix Life

Pension **Checked** 28 October 2026

How to tell them Online 'Notify us of a death' form at phoenixlife.co.uk/customer-centre/contact-us/death-claim-notification, which first asks which legacy provider

(e.g. Alba Life, Britannic, Pearl Assurance) the policy was originally with before routing to the correct customer-centre contact details.

Grant of probate Phoenix Life's guide says a grant of probate or confirmation of the estate may be needed 'if relevant', not that one always is; which team handles the claim depends on which legacy provider the policy originally sat with.

ReAssure

Pension **Checked** 28 October 2026

How to tell them Online bereavement form (easiest way), or phone/letter: former Barclays Life policies 0800 197 5616, all other policies 0800 073 1777.

Grant of probate ReAssure can release up to £10,000 straight to a funeral director before probate is resolved; the page does not otherwise say a grant is needed to pay the claim itself.

NHS Pensions

Pension **Checked** 28 October 2026

How to tell them Contact NHS Pensions directly if the deceased was not actively employed; if they were still working, notify their NHS employer instead; Tell Us Once also covers notification and means no separate contact is needed.

Grant of probate Where no partner or dependant qualifies, NHS Pensions may need the grant of probate or letters of administration to pay a lump sum on death, unless the amount is below £5,000; below that it uses an indemnity form instead.

Teachers' Pensions

Pension **Checked** 2 November 2026

How to tell them Call the contact centre on 0345 606 6166 (8.30am–6pm Mon–Fri) to be sent an application for death benefits, or download and post the 'Death notification and application for death benefits' form.

Grant of probate Teachers' Pensions does not say probate is always required, but warns a claim ‘may need’ it, which can take time to arrange; it does not use Tell Us Once, so it must be contacted directly.

Civil Service Pension Scheme

Pension **Checked** 28 October 2026

How to tell them Complete the online bereavement notification form, use the online contact form, or call the bereavement team on 0300 123 6666.

Grant of probate Civil Service pensions does not say probate is required to claim, but names probate delays as one reason a case can take longer than its usual four to eight weeks.

Local Government Pension Scheme (LGPS)

Pension **Checked** 28 October 2026

How to tell them Contact your (the deceased's) local pension fund directly — the LGPS is run locally by individual pension funds, not centrally, and pages direct members/dependants to their own fund for a death grant estimate or claim.

Grant of probate The Local Government Pension Scheme does not say whether a grant of probate is needed; a death grant and

any survivor's pension are paid by the local pension fund under scheme rules, not through the estate.

Armed Forces Pension Scheme (Veterans UK / Ministry of Defence)

Pension **Checked** 28 October 2026

How to tell them Tell the paying agent (Equiniti) first, so the pension stops; then contact the Armed Forces Pension Schemes Team (Veterans UK, Glasgow) to claim any dependant's pension.

Grant of probate Tell the paying agent first, so the pension stops; a dependant claims any dependant's pension from the scheme team. Only a lump sum with no eligible dependant becomes part of the estate.

State Pension (DWP / The Pension Service)

Pension **Checked** 28 October 2026

How to tell them Tell Us Once service (or notify DWP/HMRC directly if Tell Us Once cannot be used); then contact the Pension Service directly to claim any extra payment based on the deceased's National Insurance contributions.

Grant of probate The State Pension is not a lump sum paid to the estate; a surviving spouse or civil partner over State Pension age may inherit or claim extra, based on the deceased's own National Insurance record.

The People's Pension

Pension **Checked** 28 October 2026

How to tell them Through the bereavement team's 'Tell us of a bereavement' online form, by phone on 0300 2000 555 (Monday to Friday, 8.30am to 6pm), or by post to People's Pension, Manor Royal, Crawley, RH10 9QP.

Grant of probate The People's Pension does not say whether a grant is needed; its Trustee pays the pot at its discretion, guided by any expression of wish on record, outside the estate. It puts no timescale on a death claim — each is looked at individually.

Insurers 13

Aviva

Insurer **Checked** 28 October 2026

How to tell them Online notification form or phone call; Aviva asks for the deceased's full name, date of birth, address (policy number helpful but not required), and the notifier's own details and relationship to the deceased.

Grant of probate Aviva's page sets no without-grant limit for a life claim; it says it may ask for the death certificate or the grant of probate as part of the notification process.

Legal & General

Insurer **Checked** 28 October 2026

How to tell them Start a claim online: joint policy via online account login; single Life Insurance or Over 50 Life Insurance policy via the Claims Portal.

Grant of probate If the policy is in trust, L&G pays the trustees, who can usually claim without waiting for probate; for a policy not in trust, the page does not say whether a grant is needed.

Scottish Widows

Insurer **Checked** 28 October 2026

How to tell them Online form (fastest route), phone 0345 601 4179 (Mon–Fri 9am–5pm, closed weekends/bank holidays), or write in.

Grant of probate Scottish Widows replies within five working days of being told, and can advance up to £10,000 to a funeral director while probate is pending. If Lloyds Bank, Halifax or Bank of Scotland has already been told, it does not need telling separately.

Royal London

Insurer **Checked** 28 October 2026

How to tell them Online form ("Tell us someone has died") or phone, with the exact number/route depending on policy type (e.g. 0345 646 2101 for one line, 0345 646 2108 for another, 0345 646 2094 for direct/funeral plans, etc.); lines 8am–6pm Mon–Fri excluding bank holidays.

Grant of probate Royal London's page does not say whether a grant is needed; which claims route applies depends on which type of policy was held.

LV=

Insurer **Checked** 28 October 2026

How to tell them Online form directly to LV=, or via the Life Ledger third-party bereavement-notification platform (partnered service).

Grant of probate LV= says probate is not always required to make a claim, and what it asks for can vary by the type of policy held.

SunLife

Insurer **Checked** 28 October 2026

How to tell them Call 0800 008 6060 (Mon-Fri 8am-8pm), or post documents to SunLife, PO Box 1395, Peterborough, PE2 2TR, United Kingdom.

Grant of probate SunLife's page does not say whether a grant of probate is needed for a claim.

Phoenix Life

Insurer **Checked** 28 October 2026

How to tell them https://www.phoenixlife.co.uk/customer-centre/contact-us/death-claim-notification (Notify us of a death — provider-selection tool, since Phoenix Life absorbed dozens of legacy insurers).

Grant of probate Phoenix Life says a grant of probate may be needed ‘if relevant’; a policy held in trust is paid directly to the beneficiaries, outside the estate. Which team handles the claim depends on which legacy provider the policy originally sat with.

ReAssure

Insurer **Checked** 28 October 2026

How to tell them Online bereavement notification form (linked from the making-a-claim page), or by phone/letter to the Bereavement Team.

Grant of probate ReAssure can release up to £10,000 straight to a funeral director before probate is resolved; the page does not otherwise say a grant is needed to pay the claim itself.

Canada Life

Insurer **Checked** 28 October 2026

How to tell them Online bereavement notification form, or by phone.

Grant of probate Canada Life's page does not mention a grant of probate as a requirement; it asks for a death certificate and a copy of the will to process a beneficiary claim.

Aegon

Insurer **Checked** 28 October 2026

How to tell them Register the death at the local Register Office first, then formally notify Aegon; original death certificate to be sent by post.

Grant of probate Aegon's general bereavement glossary says a grant may be needed to administer an estate, ‘depending on the value’, but its pages do not say whether Aegon itself requires one to pay a protection claim.

Prudential (M&G)

Insurer **Checked** 28 October 2026

How to tell them Online bereavement notification form (mypru.pru.co.uk/onlinebereavement/intro, ~10 minutes), by phone on 0800 000 000, or by post to Prudential, Lancing, BN15 8GB.

Grant of probate Prudential takes the notification through its online form or by post to its Lancing address; its page does not say whether a grant is needed to pay a life claim.

Vitality

Insurer **Checked** 28 October 2026

How to tell them Call the life claims team on 0345 601 0072 or email lifeclaims@vitality.co.uk, Monday to Friday 8.30am to 5pm.

Grant of probate Vitality's page does not say whether a grant is needed; a VitalityLife plan pays out to the owner's estate unless trustees or beneficiaries were nominated. A claim starts by phone or email with the life claims team.

Zurich

Insurer **Checked** 28 October 2026

How to tell them The online claims form, in two versions by policy number: policies starting PR (0370 240 0073, zurichmulticlaims@uk.zurich.com) and all other policies (0370 243 0827, bereavements.zurich@uk.zurich.com), 9am to 5pm Monday to Friday; 0370 333 1500 if the policy number is not known.

Grant of probate Zurich's page does not say whether a grant is needed; it asks for the policy number, the original death

certificate or coroner's interim report, and details of the estate. A policy held in trust is paid in line with the trust; otherwise to the relevant beneficiaries.

The limit. A provider's process is its own and moves; a policy written in trust and a pension paid at the trustees' discretion sit outside the estate, and each provider's bereavement team states its current position.

E Who else must be told — the directory

Every organisation a household commonly has to tell, with the route each one publishes — read from its own page on the date shown.

Organisations a household commonly has to tell after a death, with the route each one publishes — 240 rows.

Find it by kind

PAGE

Find the kind of organisation, then the name. Every group after the first runs A to Z.

	Start with these two 2	81
	Banks and building societies 88	82
	Pensions, insurance and investments 65	104
	Water, energy and telecoms 50	120
	Credit, loans and store accounts 5	132
	Online accounts, travel and memberships 21	134
	Government, licences and post 9	139

Start with these two

2

Each one passes a death to many organisations at once.

Tell Us Once

Sector Government
Phone The registrar gives you the number to call (Relay UK available; a BSL video relay service exists)
Checked 10 November 2026

The route in Register the death first: the registrar gives you a unique reference number, and you need it to use Tell Us Once.

Death Notification Service

Sector Multi-institution service **Checked** 20 August 2026

The route in One free online notification tells the member organisations you choose, at the same time.

AIB (NI)

Sector Bank **Phone** 0345 646 0320
Checked 11 November 2026

The route in Call AIB (NI)'s bereavement team, or fill in their Notification of Customer's Death form and email or post it; you can also book a branch appointment.

Al Rayan Bank

Sector Bank **Checked** 10 November 2026

The route in Email the bereavement team or post to the Account Services Team; joint account holders can send a secure message through Digital Banking.

Aldermore Bank

Sector Bank **Phone** 0345 604 2678
Checked 10 November 2026

The route in Post the paperwork to Aldermore's Freepost address (no stamp needed); call if you are not sure which forms you need.

Allica Bank

Sector Bank **Phone** 0330 094 3333
Checked 10 October 2026

The route in Call Allica Bank's customer services team.

American Express (UK)

Sector Bank **Phone** 0800 876 6019 (or 01273 576458)
Checked 10 November 2026

The route in Call American Express's Financial Hardship specialists, or send their Bereavement Notification form with a copy of the death certificate: online, by email, or by post.

Atom Bank

Sector Bank **Phone** 0333 399 0050
Checked 3 October 2026

The route in Call Atom's customer support team.

Bank of Ireland UK

Sector Bank **Checked** 10 November 2026

The route in Use Bank of Ireland UK's online bereavement form, write to their Bereavement Unit, or visit a branch.

Bank of Scotland

Sector Bank **Phone** 0800 015 0012
Checked 16 October 2026

The route in Use Bank of Scotland's online form, which their page calls the quickest way, or call their bereavement team.

Barclaycard

Sector Bank **Phone** 0800 068 2238
Checked 29 September 2026

The route in Call the Central Bereavement Team, or use Barclaycard's online bereavement notification form.

Barclays

Sector Bank
Phone 0800 068 2238 (option 1 to notify; option 2 if already notified)
Checked 16 October 2026

The route in Use Barclays' online form (their first route, so no call or visit is needed), or call their bereavement team, go to a branch or post a letter.

Bath Building Society

Sector Building society **Phone** 01225 423271
Checked 10 October 2026

The route in Call Bath Building Society's customer service team, or email their savings team, and use the bereavement forms linked from their page.

Buckinghamshire Building Society

Sector Building society **Phone** 01494 879500
Checked 3 October 2026

The route in Phone or email the Society.

The Cambridge Building Society

Sector Building society **Phone** 0345 601 3344
Checked 10 November 2026

The route in Call The Cambridge Building Society, or visit your local branch, to tell them about the death.

Capital One (UK)

Sector Bank **Phone** 0344 481 5819
Checked 29 September 2026

The route in Call Capital One, or use NotifyNOW, the online notification service their page names as the easiest way to tell them.

Charter Savings Bank

Sector Bank **Phone** 0800 032 9999
Checked 5 November 2026

The route in Phone Charter Savings Bank with the notifier's name and address, the date of death and one accepted document.

Chase UK

Sector Bank
Phone 0800 376 3333 (from the UK) / +44 20 3493 0829 (from abroad)
Checked 10 November 2026

The route in Phone, post or email direct to Chase's own Bereavement Team; Chase also promotes the multi-bank Death Notification Service (DNS) online form first for people notifying several banks at once, which skips the death-certificate copy and ID checks and gets a reply within 10 working days.

Chorley Building Society

Sector Building society **Phone** 01257 235003 (Savers)
Checked 10 November 2026

The route in Call or email Chorley Building Society's savers team, write to them, or visit one of their branches.

The Co-operative Bank

Sector Bank
Phone 03457 212 212 (current and savings accounts) / 0345 600 6000 (credit cards)
Checked 10 November 2026

The route in The Co-operative Bank's own stated easiest way is their NIVO mobile app, for uploading documents and messaging the bereavement team; an online bereavement instruction form, phone, or an in-branch appointment are also offered.

Coutts

Sector Bank
Phone 020 7957 2424 (Coutts 24; Relay UK 18001 020 7957 2424)
Checked 3 October 2026

The route in Notify Coutts with its online bereavement form, by calling Coutts 24, or, if you are an existing client, through your own Private Banker.

Coventry Building Society

Sector Building society
Phone 0800 587 4565 (dedicated bereavement team)
Checked 10 November 2026

The route in Three ways in: their online form, the NIVO secure messaging app, or a call to the dedicated bereavement team.

Cumberland Building Society

Sector Building society **Phone** 01228 403141
Checked 3 October 2026

The route in Call the Cumberland, complete its online bereavement form, or download the form and return it.

Cynergy Bank

Sector Bank
Phone 0345 850 5555 (+44 20 3375 6422 from abroad)
Checked 10 November 2026

The route in Download and complete the Bereavement notification form and post it with the supporting documents; you can also contact them by phone, Secure Message or their online form.

Danske Bank (UK)

Sector Bank **Phone** 028 9004 8840
Checked 21 November 2026

The route in Call Danske Bank's Bereavement Support Team, use their online form, visit a branch, or write to them.

Darlington Building Society

Sector Building society
Phone 01325 366366 (choose 'Savings', then 'Existing Savings')
Checked 10 November 2026

The route in Ring head office and choose 'Savings', then 'Existing Savings'.

Dudley Building Society

Sector Building society **Phone** 01384 231414
Checked 10 November 2026

The route in Call Dudley Building Society, email them, or visit a local branch.

Ecology Building Society

Sector Building society **Phone** 01535 650 770
Checked 10 November 2026

The route in Call Ecology's savings and mortgage Member Services team, or email them.

Family Building Society

Sector Building society **Checked** 3 October 2026

The route in Tell the Society with its short notification-of-death form.

first direct

Sector Bank
Phone 0113 276 6669 (UK) / +44 113 234 5678 (Channel Islands, Isle of Man and abroad)
Checked 31 August 2026

The route in Online form is first direct's own stated quickest way to notify them; a phone line (8am–10pm weekdays, shorter at weekends), any HSBC branch in person, post, or the multi-bank Death Notification Service are also offered.

Ford Money

Sector Bank **Phone** 0345 266 1231
Checked 10 November 2026

The route in Post a photocopy or original of the death certificate with a signed and dated cover letter to Ford Money, or phone; email is possible but not secure.

Furness Building Society

Sector Building society **Phone** 0800 781 4311
Checked 10 November 2026

The route in Visit a branch or call the Society, or email the bereavement team.

Halifax

Sector Bank **Phone** 0800 015 0012
Checked 10 November 2026

The route in Tell Halifax online with their bereavement form, which they call the quickest way, or call their specialist bereavement team.

Hampshire Trust Bank

Sector Bank
Phone Savings 020 7862 6222; Specialist Mortgages 020 7862 6244; Development Finance 020 7862 6278
Checked 5 November 2026

The route in Register the death first, then phone the relevant HTB team or email the bereavement address.

Handelsbanken

Sector Bank
Phone 0800 470 8000 (Customer Connect team; +44 20 7578 8247 from outside the UK)
Checked 10 November 2026

The route in Contact the customer's branch, call Handelsbanken's Customer Connect team, or use their online form.

Hanley Economic Building Society

Sector Building society **Phone** 01782 255000
Checked 11 November 2026

The route in Call Hanley Economic Building Society's bereavement team, email them, or visit a branch.

Harpenden Building Society

Sector Building society **Phone** 01582 765411
Checked 10 November 2026

The route in Call Harpenden's Member Services team, visit any branch, or post their Notice of Bereavement form.

Hinckley & Rugby Building Society

Sector Building society **Phone** 0800 434 6343
Checked 10 November 2026

The route in Call the Society, or book a private appointment at a branch (offered on weekdays between 2pm and 5pm).

HSBC UK

Sector Bank **Phone** 0800 085 1992
Checked 16 October 2026

The route in Tell HSBC UK online through "Share bereavement details", which they call the quickest way, or call their bereavement team or go to a branch.

Ikano Bank

Sector Bank **Checked** 10 November 2026

The route in Fill in Ikano's online 'Register a bereavement' form with your details, the executor or solicitor's details if applicable, and the account holder's name, date of birth and date of death.

Investec Bank (UK private banking)

Sector Bank
Phone 0330 123 3655 (+44 20 7597 4131 from outside the UK)
Checked 5 November 2026

The route in Complete Investec's Notice of bereavement form and post or email it with the original or certified copy of the death certificate.

John Lewis Partnership Credit Card

Sector Bank **Phone** 0330 175 9829
Checked 30 September 2026

The route in Call the John Lewis Credit Card team, or write to them, to tell them a cardholder has died.

Kent Reliance (OneSavings Bank)

Sector Bank
Phone 0345 122 1122 (online legacy, branch and postal customers); 0345 122 1120 (new online services customers)
Checked 10 November 2026

The route in Phone, visit a branch or write to OneSavings Bank; then complete the Deceased customer account(s) closure form.

Kroo Bank

Sector Bank
Phone 08008021323 (+441270448008 from abroad)
Checked 11 November 2026

The route in Use Kroo's online bereavement form, or call or email their customer service team.

Leeds Building Society

Sector Building society **Phone** 03452 682 642
Checked 31 August 2026

The route in Use the Death Notification Service, or contact Leeds directly by phone, email, or a branch appointment — no death certificate is needed to make the initial notification.

Leek Building Society

Sector Building society
Phone 0808 281 9308 (Savings Team)
Checked 10 November 2026

The route in Call Leek Building Society's Savings Team, visit your local branch, write to them, or use the enquiry form on their Contact page.

Lloyds Bank

Sector Bank **Phone** 0800 015 0012
Checked 16 October 2026

The route in Tell Lloyds Bank online with their bereavement form, which their page calls the quickest way, or call their specialist bereavement team.

Loughborough Building Society

Sector Building society
Phone 01509 631960 (savings team)
Checked 11 November 2026

The route in Call the Society's savings team, visit your nearest branch or agency, or post the original or a certified copy of the death certificate to head office.

Manchester Building Society

Sector Building society **Phone** 0345 604 0050
Checked 10 November 2026

The route in Call Manchester Building Society, visit their King Street branch, or write to them.

Mansfield Building Society

Sector Building society
Phone Mortgages 01623 676340 · Savings 01623 676350
Checked 3 October 2026

The route in Call or email the Society: mortgages and savings have separate teams.

Marcus by Goldman Sachs

Sector Bank
Phone 0800 085 6789 (+44 203 901 3353 from abroad)
Checked 9 October 2026

The route in Call Marcus's Customer Care Team to tell it of a death.

Market Harborough Building Society

Sector Building society **Phone** 01858 412412
Checked 10 November 2026

The route in Call Market Harborough Building Society or visit a branch.

Marsden Building Society

Sector Building society **Phone** 01282 525253
Checked 10 November 2026

The route in Call Marsden's Bereavement Line, or tell them through the free online Death Notification Service.

MBNA

Sector Bank
Phone 0800 015 0012 (+44 (0)1733 261630 from abroad)
Checked 30 September 2026

The route in Use MBNA's online bereavement form, which they say is the quickest way, or call their bereavement team.

Metro Bank

Sector Bank **Phone** 0203 824 4815
Checked 10 November 2026

The route in Email, phone, post, or visiting any Metro Bank store — Metro Bank present all four as equal options with none called out as quickest; email replies come within 3 working days, and only one notification to Metro Bank is needed to find all of the person's accounts with them.

Monmouthshire Building Society

Sector Building society **Phone** 01633 844 340
Checked 3 October 2026

The route in Call the Society, visit a branch or agency (ring first so someone is free to talk to you), write, or use the Secure Contact Form on its Contact us page.

Monzo

Sector Bank **Checked** 16 October 2026

The route in Use Monzo's online bereavement form or email their bereavements team; a Monzo blog post from September 2025 also gives a phone number.

M&S Bank

Sector Bank
Phone 0345 900 0900 (+44 (0)1244 879080 from abroad)
Checked 30 September 2026

The route in Call M&S Bank's bereavement team, or use their online form to tell them and send the death certificate.

National Counties Building Society

Sector Building society
Phone Savings 03330 140141; Mortgages 03330 140146
Checked 10 November 2026

The route in Use National Counties Building Society's online bereavement form, or email their savings or mortgage team.

Nationwide Building Society

Sector Building society **Phone** 0800 464 30 18
Checked 10 October 2026

The route in Online form (via DocuSign) — their stated first step.

NatWest

Sector Bank **Phone** 0800 161 5903
Checked 16 October 2026

The route in Use NatWest's online bereavement form, which they call the quickest way, or phone, use webchat or go into a branch.

Newbury Building Society

Sector Building society **Phone** 01635 555700
Checked 10 November 2026

The route in Call Newbury Building Society, who will transfer you to the right team, or use their online death notification form.

Newcastle Building Society

Sector Building society
Phone Savings 0345 734 4345 · Mortgages 0345 601 0014 · Financial advice 0345 600 4330
Checked 10 November 2026

The route in Visit a branch, call the line for the type of account (savings, mortgages or financial advice), or write to the Wallsend office.

Nottingham Building Society

Sector Building society **Phone** 0344 481 4444
Checked 10 November 2026

The route in Take a certified copy or the original death certificate to your nearest branch, or post it to head office with a covering letter.

NS&I (National Savings and Investments)

Sector Bank **Checked** 16 October 2026

The route in Make a claim on NS&I's online form (you do not need an NS&I account), or post their paper claim form to NS&I in Sunderland.

Principality Building Society

Sector Building society **Phone** 0330 333 4000
Checked 10 November 2026

The route in Send an official copy of the death certificate with a completed Bereavement Registration Form (a wet signature) by email, by post to the Cardiff bereavement team, or take them to a branch.

Progressive Building Society

Sector Building society **Phone** 0800 029 4997
Checked 10 November 2026

The route in Call the helpline, call into any branch, or write to the Society's Belfast office.

Revolut UK

Sector Bank **Checked** 30 September 2026

The route in Email only, to bereavement@revolut.com — Revolut don't take bereavement notifications by phone, post or online form.

Royal Bank of Scotland

Sector Bank **Phone** 0800 161 5904
Checked 16 October 2026

The route in Use RBS's online form (their quickest way), or call their bereavement advisers, use webchat or go into a branch.

Saffron Building Society

Sector Building society **Phone** 0800 072 1100
Checked 9 October 2026

The route in Complete the Society's Bereavement Instruction form when you tell it of a death (it is not needed if only joint savings accounts are held), and call or visit a branch.

Santander UK

Sector Bank
Phone 0800 587 5870 (01908 520814 from abroad, then option 3)
Checked 10 October 2026

The route in Online form, phone, post or branch: the four routes their page lists, in that order.

Scottish Building Society

Sector Building society **Phone** 0333 207 4007
Checked 3 October 2026

The route in Call the Society, visit one of its Relationship Centres, or download its bereavement form, fill it in and post it to the Edinburgh head office.

Secure Trust Bank

Sector Bank **Phone** 0330 303 0092, then option 1
Checked 10 November 2026

The route in Call Secure Trust Bank's bereavement team and select option 1, or post or email them the Notification of Death form.

Shawbrook Bank

Sector Bank **Phone** 0330 123 2734
Checked 10 November 2026

The route in Call Shawbrook's bereavement team, email them, or use the free Death Notification Service.

Skipton Building Society

Sector Building society **Phone** 0345 266 1209
Checked 10 November 2026

The route in Call or email the Bereavement team to notify them, or print and complete the Bereavement Notification Information Request Form and drop it off at your nearest branch or post it — for savings balances under £5,000, or for mortgage accounts, they may accept a scanned document by email instead of the original.

Starling Bank

Sector Bank **Phone** 020 7930 4450
Checked 10 November 2026

The route in Phone or email, 24 hours a day, seven days a week — documents follow by email or post.

Suffolk Building Society

Sector Building society **Phone** 0330 123 0723
Checked 10 November 2026

The route in Call Suffolk Building Society, use the contact form on their bereavement page, or visit any branch.

Tandem Bank

Sector Bank
Phone 020 3370 0970 (Customer Service team)
Checked 10 November 2026

The route in The executor tells Tandem by phone, email, in-app chat (if also a Tandem customer) or post, giving the account

holder's full name, phone number, account number(s) and address.

Teachers Building Society

Sector Building society **Phone** 0800 783 2367
Checked 10 October 2026

The route in Call Teachers Building Society's member services team to discuss a bereavement.

Tesco Bank

Sector Bank **Phone** 0345 071 6153
Checked 10 November 2026

The route in Phone their Estates team, or write to them freepost.

Tipton & Coseley Building Society

Sector Building society
Phone 0121 557 2551 (general enquiries)
Checked 10 November 2026

The route in Take the death certificate to one of Tipton & Coseley's branches, or post it to their head office in Tipton, and call them if you would like to be seen in a private room.

Triodos Bank

Sector Bank
Phone 0330 355 0355 (+44 117 9739339 from abroad)
Checked 10 November 2026

The route in Send the Bereavement Notification Form (not needed if the person only held joint accounts) with the death certificate by email or post, or phone.

TSB Bank

Sector Bank **Phone** 0345 835 7834
Checked 16 October 2026

The route in Use TSB's online bereavement form, which their page calls the fastest way, or phone their bereavement team, book a video call, or go into any branch.

Ulster Bank

Sector Bank
Phone 0800 096 3612 (00 44 151 494 1260 from outside the UK)
Checked 10 November 2026

The route in Call Ulster Bank's Bereavement Services Team, visit a branch, or write to them.

Vanquis

Sector Bank **Checked** 30 September 2026

The route in Use Vanquis's online bereavement notification form.

Vernon Building Society

Sector Building society
Phone 0161 429 6262 (head office number, used to book a branch appointment)
Checked 10 November 2026

The route in Call Vernon to book a branch appointment with the death certificate, or send a copy of it to their head office by post or email.

Virgin Money

Sector Bank
Phone 0800 0121590 (personal banking accounts not originally opened with Clydesdale or Yorkshire Bank) / 0800 011 3238 (accounts originally opened with Clydesdale or Yorkshire Bank) / 0800 756 0800 (business accounts)
Checked 3 September 2026

The route in Phone is the personal-banking bereavement team's primary route; an online upload form is offered as an alternative once you already have the death certificate.

West Bromwich Building Society

Sector Building society
Phone 0800 280 0597 (Specialist Support team)
Checked 3 October 2026

The route in Tell the West Brom with its online form, by calling its Specialist Support team, by writing, or at a branch.

Yorkshire Building Society

Sector Building society **Phone** 0345 166 9229
Checked 10 November 2026

The route in Use their online bereavement form, or call the team on 0345 166 9229 — you can also visit a branch or write in.

Zopa

Sector Bank **Checked** 10 November 2026

The route in Tell Zopa through its online bereavement form (NotifyNow); their bereavement partner then gets in touch.

Pensions, insurance and investments 65

1st Central

Sector Insurer **Phone** 0333 043 2085, then option 1
Checked 29 September 2026

The route in Call 1st Central, or use the web chat on their help page, to tell them a policyholder or named driver has died.

The AA

Sector Insurer **Checked** 29 September 2026

The route in Use The AA's online bereavement form.

A-Choice Insurance

Sector Insurer **Phone** 0330 127 4500, then option 4
Checked 29 September 2026

The route in Call or email A-Choice's customer support team to tell them a policyholder has died.

Admiral

Sector Insurer **Phone** 0333 234 9971
Checked 17 September 2026

The route in Phone, live chat or post.

AJ Bell

Sector Pension provider **Phone** 0161 605 0326
Checked 30 September 2026

The route in Call AJ Bell's bereavement team, or email them.

Armed Forces Pension Scheme

Sector Pension provider
Phone 0345 121 2514 (+44 1903 768625 from abroad)
Checked 30 September 2026

The route in If the member was already receiving their pension, call or email the scheme's paying agent to stop it; a dependant then claims through the Pensions Office.

Aviva

Sector Insurer **Phone** 0345 268 2194
Checked 16 October 2026

The route in Choose the type of policy on Aviva's page and fill in its online form, or phone their bereavement line.

AXA

Sector Insurer
Phone Car 0330 024 1158 · Home 0330 024 1235 · Van 0330 159 1509 · Landlord 0330 159 1512 · Business 0330 159 1508
Checked 17 September 2026

The route in Phone the line for the policy type.

Benenden Health

Sector Insurer **Phone** 0300 304 5700 (choose option 1)
Checked 5 November 2026

The route in Phone Benenden (option 1) with the member's name, date of birth, address and date of death; nothing needs sending unless they ask.

Bestinvest

Sector Investments & shares **Phone** 020 7189 9999
Checked 10 November 2026

The route in Contact Bestinvest's client services team by phone, email, webchat or post and send a certified copy of the death certificate.

British Seniors

Sector Insurer **Phone** 0800 542 7618
Checked 10 November 2026

The route in Call British Seniors' claims line, email their claims address, or write to them.

British Transport Police Force Superannuation Fund (administered by Railpen)

Sector Pension provider
Phone 0800 012 1117, option 2: Bereavement
(+44 1325 342 800 from abroad)
Checked 10 November 2026

The route in Phone Railpen (option 2, Bereavement), email, or write to Railpen at Darlington.

Bupa

Sector Insurer **Checked** 10 October 2026

The route in Use Bupa's online form to tell it that someone with a Bupa policy has died.

Canada Life

Sector Insurer **Checked** 10 October 2026

The route in Use Canada Life's online bereavement form, or call the number listed for the policy's product on their Contact us page.

Churchill

Sector Insurer **Phone** 0345 605 9150
Checked 29 September 2026

The route in Call Churchill's specialist bereavement team.

Civil Service Pension Scheme

Sector Pension provider **Phone** 0300 123 6666
Checked 30 September 2026

The route in Call the Civil Service Pension Scheme, or use their online form to tell them someone has died.

Computershare Investor Services (UK shareholders)

Sector Investments & shares **Phone** 0370 702 0000
Checked 10 November 2026

The route in Notify Computershare of a shareholder's death through its Estate Hub (UK shareholders, excluding Gilts), by phone or by post; you do not need a grant first.

Direct Line

Sector Insurer **Phone** 0345 605 9163
Checked 29 September 2026

The route in Call Direct Line's specialist bereavement team.

Equiniti Shareview (shareholder bereavement support)

Sector Investments & shares **Checked** 5 November 2026

The route in Tell Equiniti by live chat, email, phone or post for sole shareholders; for joint shareholders holding digitally, post the original death certificate with a Transfer of Joint Holding form.

Evelyn Partners

Sector Investments & shares **Phone** 020 7131 4000
Checked 5 November 2026

The route in Contact the deceased client's adviser directly; if you don't know who that was, or it is urgent, phone the switchboard.

The Exeter

Sector Insurer **Phone** 0300 123 3201
Checked 10 November 2026

The route in Call The Exeter's claims team, or write to them, to register a life insurance claim.

Fidelity International

Sector Pension provider **Phone** 0800 41 41 16
Checked 30 September 2026

The route in Call Fidelity's bereavement team, or tell them online.

Freetrade

Sector Investments & shares **Checked** 10 November 2026

The route in Email Freetrade's bereavements address with the customer's full name, date of birth and registered email, plus a copy of the death certificate.

Green Flag

Sector Insurer **Phone** 0345 246 1558
Checked 5 November 2026

The route in Phone Green Flag; their team will guide you through the next steps for a breakdown policy held by the person who died.

Hargreaves Lansdown

Sector Pension provider **Phone** 0117 906 7806
Checked 10 November 2026

The route in Use HL's online Notification of Death form, which they say is the quickest way, or call their bereavement team.

Hiscox

Sector Insurer
Phone Home insurance 0800 247 1902; business insurance 0800 280 0351
Checked 5 November 2026

The route in Email or post a copy of the death certificate (and the executor of estate document if the executor is not named on the policy), or phone.

interactive investor

Sector Pension provider
Phone 0345 607 6001 (+44 113 346 2309 from abroad), Bereavement Helpdesk
Checked 10 November 2026

The route in A solicitor, next of kin or executor can tell interactive investor by sending written confirmation of the death

with an original or certified copy of the death certificate, by post or by secure message from an ii account.

Legal & General

Sector Insurer
Phone 0800 137 101 (life insurance bereavement claims) · 0800 009 3506 (Over 50s life insurance claims) · 0345 026 3858 (retirement income and annuities) · 0345 678 0020 (personal pensions with a policy starting 'S', ISAs and investments)
Checked 11 November 2026

The route in It depends on the product.

LV=

Sector Insurer **Checked** 29 September 2026

The route in Email LV='s bereavement team, or use the online bereavement form on their page.

Medicash

Sector Insurer **Phone** 0151 702 0265
Checked 5 November 2026

The route in Phone Medicash or fill in its online bereavement form.

M&G / Prudential

Sector Insurer
Phone 0800 000 000, which their insurance page calls a general line that will direct you to the correct department
Checked 16 October 2026

The route in Tell Prudential with their online bereavement form, by phone on 0800 000 000, or by post to Lancing; some products use a different route, and M&G's own investment funds have a separate bereavement team.

Moneybox

Sector Pension provider **Checked** 11 November 2026

The route in Complete Moneybox's Bereavement Form, which they say is the best way to tell them, or email their bereavements team.

More Than

Sector Insurer **Checked** 10 October 2026

The route in Use More Than's online bereavement form, or go to their Contact us page.

MUFG Corporate Markets (shareholder bereavement services)

Sector Investments & shares
Phone 0800 181 4702 (+44 800 181 4702 from outside the UK)
Checked 5 November 2026

The route in Phone MUFG's specialist bereavement team, use its webchat, or write to its Leeds office.

Nest Pensions

Sector Pension provider **Phone** 0300 020 1410
Checked 31 August 2026

The route in Notify Nest online through their bereavement portal — the quickest way to get started — or call their bereavements team; claims are usually settled within 20–30 days of Nest receiving all the information needed.

NFU Mutual

Sector Insurer **Phone** 0800 072 5569
Checked 10 November 2026

The route in Call NFU Mutual, or tell them online and they call you back.

NHS Pensions

Sector Pension provider
Phone 0345 121 2522 if they were already getting their NHS pension (+44 191 283 0303 from abroad); 0300 330 1346 for other members and questions about reporting a death (+44 191 283 8918 from abroad)
Checked 10 November 2026

The route in Call NHS Pensions, or use their online contact service.

NOW: Pensions

Sector Pension provider **Phone** 0333 091 8612
Checked 10 November 2026

The route in Call NOW: Pensions on 0333 091 8612 and you will be put straight through to an adviser.

Nutmeg (J.P. Morgan Personal Investing)

Sector Pension provider **Phone** 020 3598 1515
Checked 10 November 2026

The route in Email Nutmeg's client support team (now J.P. Morgan Personal Investing) with a copy of the death certificate, or call them.

Penfold

Sector Pension provider **Checked** 10 November 2026

The route in Email Penfold with the details of the person who has died, and their team will guide you through the next steps.

Pension Protection Fund (PPF)

Sector Pension provider
Phone 0330 123 2222 (+44 (0)20 8633 4902 from outside the UK)
Checked 5 November 2026

The route in Use Tell Us Once, or the PPF's bereavement notification form, or phone.

PensionBee

Sector Pension provider **Phone** 020 3457 8444
Checked 30 September 2026

The route in Call PensionBee, or email them, to tell them a customer has died.

The People's Pension

Sector Pension provider **Phone** 0300 2000 555
Checked 11 November 2026

The route in Tell their bereavement team with the online 'Tell us of a bereavement' form, call them, or write.

Quilter

Sector Investments & shares **Phone** 0808 171 2587
Checked 5 November 2026

The route in Complete Quilter's online notification form (a bereavement pack follows); or contact the bereavement team directly.

RAC

Sector Insurer **Phone** 0330 159 0740
Checked 5 November 2026

The route in Tell RAC online or by phone; you need the member's name, address and date of birth plus your own contact details.

Rathbones

Sector Investments & shares **Phone** 0207 399 0000
Checked 5 November 2026

The route in Tell the client's Investment Manager or Financial Planner; if unsure who that was, phone Rathbones.

ReAssure

Sector Insurer
Phone 0800 073 1777 (+44 1952 292929 from overseas)
Checked 10 November 2026

The route in Call ReAssure's bereavement team, or use their online bereavement form; former Barclays Life policies have a separate number.

Royal Mail Pension Plan

Sector Pension provider **Phone** 0345 603 0043
Checked 5 November 2026

The route in Complete the Plan's online form to tell it of a member's death, or contact the Pensions Service Centre.

Saga

Sector Insurer
Phone 0800 092 3816 (policy numbers starting 10, or other Saga insurance)
Checked 10 November 2026

The route in Call Saga's bereavement team, or use their online bereavement form for car or home insurance.

Scottish Friendly

Sector Insurer **Phone** 0333 323 5433 (UK)
Checked 10 November 2026

The route in Download, print and post Scottish Friendly's bereavement claim form, or call them if you have questions about what they need.

Scottish Public Pensions Agency (SPPA)

Sector Pension provider **Phone** 01896 893000
Checked 5 November 2026

The route in Phone SPPA's Bereavement Team, email it, or use Tell Us Once.

Scottish Widows

Sector Pension provider
Phone 0345 601 4179 (bereavement team)
Checked 10 November 2026

The route in The online form is the quickest; you can also call or write.

Smart Pension

Sector Pension provider **Phone** 0333 666 2626
Checked 30 September 2026

The route in Call Smart Pension's bereavement claims team, or email them.

St. James's Place

Sector Investments & shares
Phone 0800 027 1031 (+44 1268 443931 from outside the UK)
Checked 10 November 2026

The route in Tell the deceased's SJP Partner; if you do not have their details, use the Death Notification Service, phone the Administration Centre or post the Bereavement Notification Form.

Standard Life

Sector Insurer **Checked** 31 August 2026

The route in Fill in the online bereavement form — Standard Life's stated easiest way to tell them a customer has died.

SunLife

Sector Insurer **Phone** 0800 008 6060
Checked 31 August 2026

The route in Call SunLife's UK claims line to start a death claim, or write to their Peterborough PO Box — no online claim form or email is published for insurance bereavement claims on this page.

Teachers' Pensions

Sector Pension provider **Phone** 0345 606 6166
Checked 2 November 2026

The route in Call Teachers' Pensions, or download their death notification form and post it.

TPT Retirement Solutions

Sector Pension provider **Checked** 5 November 2026

The route in Use TPT's 'Get in touch' page and select 'Notify of a Death'; TPT then says what information it needs.

Universities Superannuation Scheme (USS)

Sector Pension provider **Phone** 0333 300 1043
Checked 5 November 2026

The route in Phone or email USS's Bereavement Team about the member's death.

Vanguard UK

Sector Pension provider **Phone** 0800 587 0460
Checked 10 November 2026

The route in Call Vanguard's bereavement team, or email them.

Vitality

Sector Insurer **Phone** 0345 602 3523
Checked 10 October 2026

The route in To claim on a Vitality Life insurance plan, call Vitality to speak to an adviser, or read its guide to making a life insurance claim for contact details and next steps.

Wealthify

Sector Pension provider **Phone** 0800 802 1800
Checked 10 November 2026

The route in Call Wealthify's Customer Care Team, email them, or use their LiveChat.

Wesleyan

Sector Insurer **Phone** 0800 316 3785
Checked 10 November 2026

The route in Complete Wesleyan's short online form, phone, or write to the Bereavement Claims team in Birmingham.

Westfield Health

Sector Insurer **Checked** 5 November 2026

The route in Complete Westfield Health's online bereavement form; they assess outstanding claims, refund extra premiums and close the policy.

Zurich

Sector Insurer
Phone 0370 243 0827 (policy numbers not starting PR)
Checked 11 November 2026

The route in Use Zurich's online claims form, which they say is the quickest way.

Water, energy and telecoms 50

Affinity Water

Sector Water **Phone** 0345 359 5929
Checked 29 September 2026

The route in Call Affinity Water's dedicated Bereavement Line, or notify them online through the third-party service named on their page.

Anglian Water

Sector Water **Phone** 0800 141 2944
Checked 10 November 2026

The route in Phone their bereavement line on 0800 141 2944, use live chat, complete their online form (offered explicitly as an alternative for anyone who'd rather not call), or write to them.

Bournemouth Water

Sector Water **Checked** 30 September 2026

The route in Fill in Bournemouth Water's bereavement form on the page.

Bristol Water

Sector Water **Checked** 30 September 2026

The route in Fill in Bristol Water's online bereavement support form.

British Gas

Sector Energy
Phone 0330 808 3880, on their bereavement page
Checked 16 October 2026

The route in Use British Gas's online bereavement form or call 0330 808 3880.

BT

Sector Telecoms **Phone** 0800 169 1663
Checked 20 August 2026

The route in Online form, or phone — the widest published hours of any entry here.

Cambridge Water

Sector Water **Phone** 0345 60 70 456, option 4
Checked 30 September 2026

The route in Call Cambridge Water's bereavement support team, use their online bereavement form, or write to them.

Community Fibre

Sector Telecoms **Phone** 0800 082 0770
Checked 10 October 2026

The route in Contact Community Fibre's support team by live chat, their online request form, or phone to transfer or close the account.

Dŵr Cymru Welsh Water

Sector Water **Phone** 0800 052 0145
Checked 10 November 2026

The route in Call Welsh Water's bereavement line, use Live Chat, or fill in their online bereavement form.

Ecotricity

Sector Energy **Phone** 0345 555 7100
Checked 10 November 2026

The route in Call Ecotricity's customer support team, email them, or write to their Bereavement Team.

EDF

Sector Energy **Phone** 03330 069 950
Checked 10 November 2026

The route in Email or call EDF's energy specialists.

EE

Sector Telecoms **Checked** 1 September 2026

The route in One online form.

E.ON Next

Sector Energy **Phone** 0808 501 5035
Checked 10 November 2026

The route in E.ON Next's own online form is described as "the simplest way to get in touch" and you don't need to be the legal executor to use it — or call/email their bereavements team directly.

Essex & Suffolk Water

Sector Water **Phone** 0800 090 2422
Checked 30 September 2026

The route in Call Essex & Suffolk Water's bereavement team, or use the online bereavement form linked from their page.

Flogas

Sector Energy **Phone** 0800 574 574 (free)
Checked 10 November 2026

The route in Call Flogas, write to them, or use their online bereavement form.

giffgaff

Sector Telecoms **Checked** 10 November 2026

The route in Email the bereavement team, or start a live chat request via the help page — either can close or keep the account, as you choose.

Good Energy

Sector Energy **Phone** 0345 034 2400
Checked 10 November 2026

The route in Call Good Energy's customer team, or email them.

Hafren Dyfrdwy

Sector Water **Phone** 0330 678 0679
Checked 30 September 2026

The route in Call Hafren Dyfrdwy, or use their online bereavement form.

iD Mobile

Sector Telecoms **Checked** 10 November 2026

The route in Use iD Mobile's live chat (type 'Bereavement'), or email them the death certificate if live chat is not available.

Northumbrian Water

Sector Water **Phone** 0800 090 2422
Checked 30 September 2026

The route in Call Northumbrian Water's bereavement team, or use the online bereavement form linked from their page.

NOW (TV and Broadband)

Sector Telecoms
Phone 03303 323 031 (NOW Broadband accounts only)
Checked 10 November 2026

The route in For a NOW TV account, use live chat from the help page; for a NOW Broadband account, call NOW.

O2

Sector Telecoms **Phone** 0800 090 18 20
Checked 10 November 2026

The route in Choose 'Disconnect' or 'Transfer responsibility' on O2's bereavement page, or contact the Bereavement and Critical Illness team by phone, email or post.

Octopus Energy

Sector Energy **Checked** 31 August 2026

The route in Octopus's own stated route is Settld's free online form (Octopus pays for the service, Settld notifies them and handles the process) — or contact Octopus directly with the same details if you'd rather not use Settld.

Outfox Energy

Sector Energy **Phone** 0800 103 2702
Checked 10 October 2026

The route in Call Outfox Energy's customer team, or email them.

OVO Energy

Sector Energy **Phone** 0330 175 9683
Checked 10 November 2026

The route in Fill out OVO's online bereavement form on their "What to do if the account holder passes away" page, or call/email their dedicated team directly.

Plusnet

Sector Telecoms **Phone** 0330 1239 123
Checked 31 August 2026

The route in Phone Plusnet directly to cancel or transfer the account — no online form.

Portsmouth Water

Sector Water **Checked** 30 September 2026

The route in Portsmouth Water's contact page sends you to a free online form run for them by their partner Settld.

Power NI

Sector Energy **Phone** 08000 285 455, then option 3
Checked 30 September 2026

The route in Call Power NI and choose option 3 to close or transfer the account.

Scottish Power

Sector Energy **Phone** 0800 074 1986
Checked 11 November 2026

The route in Call Scottish Power's bereavement team, or complete their bereavement notification form and email it in.

SES Water

Sector Water **Phone** 01737 785606
Checked 11 November 2026

The route in Use SES Water's bereavement form on the page, email their dedicated team, or call them.

Severn Trent

Sector Water **Phone** 0345 7500 500
Checked 10 November 2026

The route in Complete their online form, message their WhatsApp virtual assistant, or call 0345 7500 500 (Mon–Fri, 9am–5pm) — these are Severn Trent's own channels; they also point to the third-party service Life Ledger.

Sky

Sector Telecoms **Checked** 1 September 2026

The route in Sky's own bereavement article offers chat or phone through its 'Get in touch' panel, and says it can either change ownership of the Sky account to next of kin or partner, or cancel it completely.

SMARTY

Sector Telecoms **Checked** 10 October 2026

The route in Email a copy of the death certificate to Smarty.

So Energy

Sector Energy **Phone** 0330 111 5050
Checked 10 November 2026

The route in Call or email So Energy when you are ready.

South East Water

Sector Water **Phone** 0333 000 0001
Checked 30 September 2026

The route in Call South East Water's customer services team, or use their online bereavement form — no login needed.

South Staffs Water

Sector Water **Phone** 0345 60 70 456, option 4
Checked 30 September 2026

The route in Call South Staffs Water's bereavement support team, use their online bereavement form, or write to them.

South West Water

Sector Water **Checked** 30 September 2026

The route in Fill in South West Water's bereavement form on the page.

Southern Water

Sector Water **Phone** 0330 303 0368
Checked 10 November 2026

The route in Complete one of their online forms — change the account name, add executor's details, or close the account — with phone support on 0330 303 0368 if you need help filling them in.

TalkTalk

Sector Telecoms **Phone** 0345 172 0038
Checked 31 August 2026

The route in Phone the dedicated bereavement team — no online form is offered.

Tesco Mobile

Sector Telecoms **Phone** 0345 301 4455
Checked 30 September 2026

The route in Call Tesco Mobile's customer care team, or contact them by webchat or social media.

Thames Water

Sector Water **Phone** 0800 009 4976
Checked 10 November 2026

The route in Online form is their stated simplest way to notify them, or phone 0800 009 4976 (Mon–Fri, 9am–5pm) — a recorded message may suggest using the website instead, but Thames Water ask callers to stay on the line to reach a team member.

Three UK

Sector Telecoms **Phone** 0333 338 1400
Checked 10 November 2026

The route in Online bereavement form, or call the bereavement team directly.

United Utilities

Sector Water **Phone** 0800 912 7249
Checked 31 August 2026

The route in Complete their online form (their stated primary route), or call 0800 912 7249 — no phone hours are published.

Utility Warehouse

Sector Energy **Phone** 0333 005 8356
Checked 31 August 2026

The route in Call Utility Warehouse's Bereavement Support team, or complete their bereavement form and email it back with any supporting documents.

Virgin Media

Sector Telecoms **Phone** 0800 952 2302
Checked 10 October 2026

The route in Complete Virgin Media's online disconnection form to close the account, or email or post their transfer form to move it to someone else; their bereavement line is 0800 952 2302.

Vodafone UK

Sector Telecoms **Phone** 0808 005 7450
Checked 10 November 2026

The route in Call the dedicated bereavement team for free, or complete the online bereavement form — either closes the account, transfers it, moves it to Pay As You Go, or moves it to another network.

VOXI

Sector Telecoms **Checked** 10 October 2026

The route in Use VOXI's bereavement form, linked from its accessibility page under 'Report a bereavement'.

Wessex Water

Sector Water **Phone** 0345 600 3 600
Checked 10 November 2026

The route in Call Wessex Water, or use their online bereavement form.

Yorkshire Water

Sector Water **Phone** 0345 1 24 24 24
Checked 10 November 2026

The route in Phone 0345 1 24 24 24 or request a callback — Yorkshire Water say this is 'the best way' to tell them; there is no dedicated online bereavement form.

Zen Internet

Sector Telecoms **Phone** 01706 902 003
Checked 5 November 2026

The route in Phone or email Zen with the account holder's name, address and a copy of the death certificate; the service can be transferred or disconnected.

Credit, loans and store accounts 5

Black Horse

Sector Finance & loans **Phone** 0800 302 9108
Checked 10 November 2026

The route in Phone the bereavement specialists first; the estate can return the vehicle, buy it using a closing statement, or keep it and continue the payments.

Experian UK

Sector Credit file **Checked** 1 September 2026

The route in An executor or administrator sends Experian a copy of the Grant of Probate or Letters of Administration, proof of their own identity, and proof of their own address by post — ideally via a Statutory Credit Report application — to have the deceased's file marked and released.

Motability Scheme

Sector Finance & loans **Phone** 0300 456 4566
Checked 5 November 2026

The route in Phone Motability first (before using Tell Us Once) or ask for a call-back through its online form; any named drivers can keep using the vehicle for up to two weeks.

Next (nextpay and Next account)

Sector Retail & loyalty cards
Phone 0333 777 4500 (bereavement team)
Checked 11 November 2026

The route in Their page says Next uses NotifyNOW, a notification service run by Phillips & Cohen Associates (UK) Ltd: you fill in its form with your details and the account holder's, and Next then contacts you.

Novuna Personal Finance

Sector Finance & loans **Phone** 0344 3755503
Checked 5 November 2026

The route in Phone the Bereavement Team and email a copy of the original death certificate; or post a letter with a certified copy of the death certificate.

Amazon UK

Sector Digital & online accounts
Checked 30 September 2026

The route in Email bereavement-support@amazon.co.uk — Amazon's bereavement team is the single point of contact.

Ancestry

Sector Digital & online accounts **Checked** 10 October 2026

The route in Ask Ancestry's support team for access through the Contact us chat on their help page, either from the person's own email address or with a death certificate and proof of who the executor is.

Apple

Sector Digital & online accounts **Checked** 31 August 2026

The route in If you're a named Legacy Contact, start a request on Apple's Digital Legacy site using your access key and the death certificate.

Dropbox

Sector Digital & online accounts **Checked** 10 October 2026

The route in Raise a support ticket with Dropbox, sending the documents their help page lists.

easyJet

Sector Travel **Checked** 11 November 2026

The route in If the person who made the booking or a passenger has died, use easyJet's Contact Us form: choose 'Refund/ Voucher due to bereavement' under 'Your question' and upload a copy of the death certificate.

eBay UK

Sector Digital & online accounts **Checked** 10 October 2026

The route in Use eBay's online deceased member report form to report the death.

Facebook / Meta

Sector Digital & online accounts
Checked 30 September 2026

The route in Submit Meta's Special Request form online and choose whether to memorialise or remove the account — memorialisation needs an obituary, death certificate or memorial card; removal needs a death certificate.

Google

Sector Digital & online accounts **Checked** 31 August 2026

The route in Use Google's online troubleshooter to choose one of the request types — closing the account, or requesting funds or content from it — Google reviews each request individually before deciding.

Instagram

Sector Digital & online accounts
Checked 30 September 2026

The route in Anyone can ask Instagram to memorialise the profile through its request form; an immediate family member can instead ask for it to be removed, through a separate form.

LinkedIn

Sector Digital & online accounts
Checked 29 September 2026

The route in Use LinkedIn's online request form to memorialise the profile or close the account.

Microsoft

Sector Digital & online accounts
Checked 24 September 2026

The route in If you know the account's sign-in details, sign in and close the account yourself.

Nectar (Sainsbury's)

Sector Digital & online accounts **Phone** 0344 811 0811
Checked 11 November 2026

The route in Call Nectar or use their Live Chat to close a relative's account.

Netflix

Sector Digital & online accounts **Checked** 31 August 2026

The route in If you have the account's sign-in details, cancel it yourself from the Account page.

PayPal UK

Sector Digital & online accounts **Checked** 11 November 2026

The route in Email bereavement@paypal.co.uk (or write to PayPal's London office) with a cover sheet, the death certificate, and details to locate the account — PayPal reviews the documents and then closes or locks the account.

Railcard (railcard.co.uk)

Sector Travel **Checked** 11 November 2026

The route in To tell Railcard that a customer has died, use the online form linked from the 'Bereavement notification' part of their privacy notice, and choose 'Bereavement – Data Deletion' from the request options.

RSPCA

Sector Charities & memberships **Phone** 0300 123 0346
Checked 11 November 2026

The route in To tell the RSPCA that a supporter has died, their page says to contact their Supporter Services team by email, phone or post.

Ryanair

Sector Travel **Checked** 11 November 2026

The route in If a passenger on the booking, or a passenger's husband, wife, civil partner, parent or child, dies within 10 days before the flight, their page says you may apply for travel credit with their Travel Credit Request Form.

Tesco Clubcard

Sector Digital & online accounts
Phone 0800 591 688 (Clubcard Christmas Savers accounts only)
Checked 29 September 2026

The route in Contact Tesco's Clubcard team or use their online account closure form.

Tide

Sector Digital & online accounts **Checked** 10 November 2026

The route in Email Tide with your relationship to the account holder and the deceased's details; the information needed differs for sole-trader and registered-business accounts.

Very

Sector Digital & online accounts
Checked 30 September 2026

The route in Very's help page sends you to NotifyNOW, a free online form run for Very by its bereavement partner Phillips & Cohen Associates.

Wise

Sector Digital & online accounts **Checked** 10 November 2026

The route in Email the bereavements team with the death certificate, ID and will or proof of relationship; or upload them through a secure link (needs a Wise account).

Government, licences and post 9

Department for Work and Pensions (DWP)

Sector Government
Phone 0800 151 2012 (if the person lived in Northern Ireland, the Department for Communities' page gives the Bereavement Service for Northern Ireland as 0800 085 2463, Monday to Friday 9am to 5pm, closed weekends and bank holidays)
Checked 16 October 2026

The route in Tell Us Once tells DWP for you, and if you cannot use it you call the DWP Bereavement Service; if the person lived in Northern Ireland, Tell Us Once is not available and nidirect points to the Bereavement Service for Northern Ireland instead.

DVLA

Sector Government
Phone 0300 083 0090 (DVLA does not say you can report a death on this line)
Checked 16 October 2026

The route in Use Tell Us Once to notify DVLA (the registrar explains it when you register the death), or write to DVLA if Tell Us Once is not available in your area; selling or keeping a vehicle,

or keeping a personalised registration number, still has to be told to DVLA separately.

HM Revenue and Customs (Bereavement Services)

Sector Government
Phone 0300 322 9620 (textphone 0300 200 3319; +44 300 322 9620 from outside the UK)
Checked 10 November 2026

The route in Phone the HMRC Bereavement Helpline, use the webchat for PAYE and Self Assessment questions, or write to Bereavement Services.

HM Revenue and Customs (Child Benefit Office)

Sector Government **Phone** 0300 322 9620
Checked 10 November 2026

The route in Phone the HMRC Bereavement Helpline or write to the Child Benefit Office to report the death of a child or of a parent who was claiming Child Benefit.

Royal Mail

Sector Post **Checked** 24 September 2026

The route in Redirecting a deceased person's mail is a separate 'Special Circumstances' service from Royal Mail's standard paid house-move redirection, and cannot be set up online — you apply at a Post Office branch or by post, showing documentation of your authority to act.

Student Loans Company

Sector Government
Phone 0300 100 0611 (England, Scotland and Northern Ireland)
Checked 10 November 2026

The route in Call or write to the Student Loans Company, and send them evidence of the death so the loan can be cancelled.

Transport for London

Sector Government
Phone 0343 222 1234 (charges may apply)
Checked 10 November 2026

The route in Call Transport for London to claim a refund on behalf of someone who has died.

TV Licensing

Sector Licence **Phone** 0300 131 1261
Checked 10 November 2026

The route in Two routes, and TV Licensing asks you to pick: transfer the licence to someone else at the same address, or cancel it and apply for a refund.

Veterans UK (Ministry of Defence bereavement line)

Sector Government
Phone 0808 1914 218 (option 3 for bereavements)
Checked 17 November 2026

The route in If the veteran was receiving payments from the Armed Forces Compensation Scheme or War Pension Scheme, phone the Ministry of Defence bereavement line.

The limit. This list is not everyone. An organisation missing here has not been read, not ruled out.

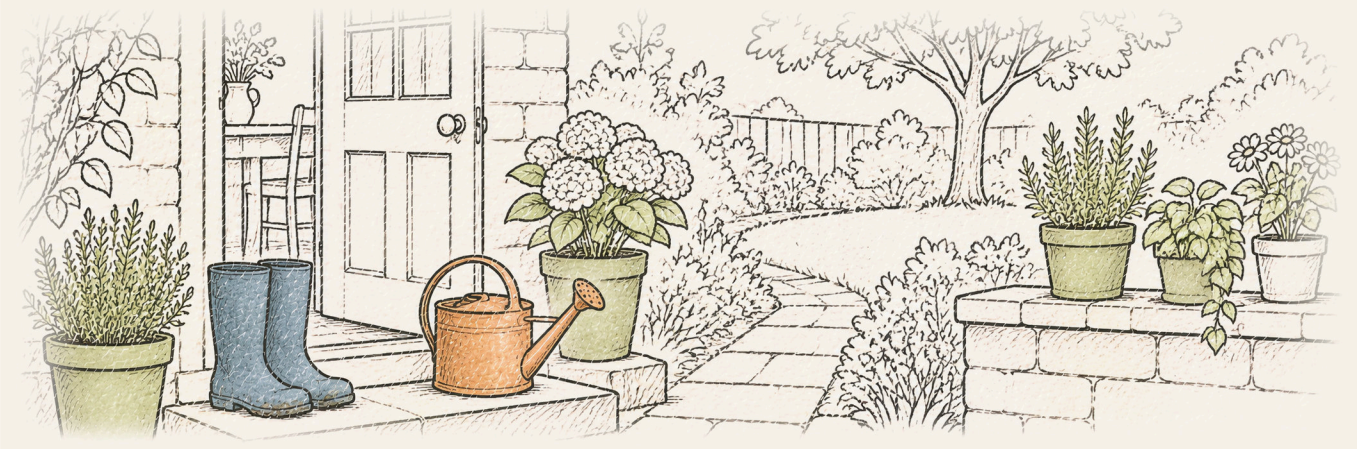
How this guide stays current

Every figure printed in these chapters is watched, not remembered. Each one is registered in a ledger with the page it was read from and the date it was checked; a weekly pass re-reads every registered figure against its own source, and a figure that moves is flagged the day it moves — never quietly left behind.

Fees, thresholds and windows change more often than most guides admit. The probate application fee, HMRC's interest rate, a bank's own release limit — each has moved in recent memory, and each will move again. That is why no chapter here asks you to trust a

number on its own: the live ledger, with every figure's source and checked date, is free to read at valoren.uk/figures — and the page that follows lists every figure in these chapters, chapter by chapter, with the body it was read from and the date it was last checked.

> **This is the November 2026 edition.** Any guide is a snapshot of the law and the fees as they stood when it was written. Where a figure matters to a decision, the institution's own page — or the live ledger above — states the current one.



Guidance, not legal or financial advice · England & Wales, with Scotland and Northern Ireland flagged where they differ.

Sources for this edition

Every figure printed in the fourteen chapters and the reference pages, with the body it was read from and the date it was last checked against that body. A figure with no date beside it is

registered and watched, but its last check is not yet machine-dated — the live ledger at valoren.uk/figures states its current position.

01 The fog of the first weeks

5 days from confirmation that registration can proceed (England & Wales)

The one dated window in the first week — it runs from the medical examiner's confirmation, not from the death itself; everything else in this chapter can wait.

GOV.UK · checked 28 October 2026

02 The first hours

No figure is printed in this chapter.

03 Registering the death

5 days

Statutory window to register in England and Wales, counting weekends and bank holidays — running from confirmation that registration can proceed

GOV.UK · checked 28 October 2026

28 days

Window to use the Tell Us Once reference once the registrar issues it

GOV.UK · checked 10 November 2026

£12.50

Cost of each certified copy of the death certificate ordered at registration

GOV.UK · checked 3 October 2026

04 Arranging and paying for the funeral

£1,628

Average cost of a direct cremation, 2025 figures

SunLife Cost of Dying Report 2026 · checked 26 July 2026

£5,440

Average cost of a traditional attended burial, the most expensive funeral type, 2025 figures

SunLife Cost of Dying Report 2026 · checked 26 July 2026

£1,000

Cap on 'other costs' (coffin, director's fees, flowers) under the DWP Funeral Expenses Payment

GOV.UK · checked 16 November 2026

no universal cap

Banks pay the funeral invoice directly before probate, gated on account balance rather than a fixed ceiling

NatWest + Barclays + Lloyds own bereavement pages · checked 28 October 2026

05 Who else must be told

£50,000

Barclays' own published threshold — at or below this total across the deceased's sole Barclays accounts, no grant of probate is needed before release

Barclays — its own bereavement guidance · checked 28 October 2026

06 The will, and what happens without one

over 10.5 million records

The size of the National Will Register's database, searched for a fee — registration itself is optional in the UK

nationalwillregister.co.uk · checked 28 October 2026

07 Whether probate is needed at all

£526

The probate application fee for an estate over £5,000 — the cost of assuming a grant is needed when it isn't

GOV.UK · checked 16 November 2026

08 Release limits, and small estates

£50,000

Barclays' own published line, counted across a deceased's sole accounts

Barclays — its own bereavement guidance · checked 28 October 2026

£5,000

NS&I's published threshold, at or above which it may ask for a grant — and it reserves the right to ask at any value

NS&I (National Savings and Investments) — its own bereavement guidance · checked 28 October 2026

09 Pensions and life insurance after a death

two to four times salary

The multiple many death-in-service schemes pay — always given with a 'many schemes' qualifier, never as one tighter figure

legalandgeneral.com · checked 3 October 2026

6 April 2027

The date most unused pension funds and pension death benefits are due to be brought within the estate for inheritance tax

GOV.UK · checked 17 November 2026

excluded from the April 2027 change

A death-in-service benefit — one payable because the person was in employment, or in other work of a particular description, immediately before death — sits outside the pension-IHT reform; a lump sum from a previous job's scheme does not

GOV.UK · checked 17 November 2026

10 What happens to the home

No figure is printed in this chapter.

11 Inheritance Tax and its clocks

40%

The standard rate of Inheritance Tax on the part of an estate above its allowances

GOV.UK · checked 16 November 2026

£325,000

The nil-rate band available to everyone, frozen until April 2031

GOV.UK · checked 16 November 2026

£175,000

The residence nil-rate band, available when a home passes to direct descendants

GOV.UK · checked 16 November 2026

£650,000

The nil-rate band a married couple or civil partners can reach by transferring an unused band to the survivor

GOV.UK · checked 16 November 2026

about 4.7% of estates

The proportion of UK estates that actually pay inheritance tax, per HMRC's latest published statistics

GOV.UK · checked 3 October 2026

8.00% a year

HMRC's interest rate on inheritance tax paid late, from 24 November 2026 (7.75% until 23 November 2026), tied to the Bank of England base rate

GOV.UK · checked 16 November 2026

six months from the end of the month of death

The point after which HMRC charges interest automatically on any unpaid inheritance tax

GOV.UK · checked 28 October 2026

at least three weeks

How far ahead of paying you should apply for the IHT reference number (form `IHT422`)

GOV.UK · checked 22 September 2026

20 working days

How long HMRC says to allow after submitting the `IHT400` before its letter with the unique reference code arrives

GOV.UK · checked 24 October 2026

12 Bereavement benefits and money support

full within 3 months · reduced to 12 months · window usually closes at 21 months · up to 18 instalments

Bereavement Support Payment claim windows

GOV.UK · checked 24 September 2026

£1,000

Cap on 'other costs' under the DWP Funeral Expenses Payment

GOV.UK · checked 16 November 2026

13 Debts, creditors, and protecting the executor

£115.86

Cost including VAT to place a Gazette deceased estates notice via the web form

thegazette.co.uk · checked 8 September 2026

at least two months

Statutory floor for the Section 27 notice period before an executor may distribute

GOV.UK · checked 24 October 2026

14 Where this kit fits

No figure is printed in this chapter.

A The first year, month by month

within 5 days of the medical examiner's office confirming registration can proceed

When a death must be registered, England & Wales.

GOV.UK · checked 28 October 2026

28 days to use the service from receiving the unique reference at registration

The Tell Us Once window.

GOV.UK · checked 10 November 2026

£12.50

A certified copy of the death certificate.

GOV.UK · checked 3 October 2026

3 months for full amount · up to 18 instalments · latest claim 21 months

Bereavement Support Payment claim windows.

GOV.UK · checked 24 September 2026

not less than two months from the date the notice is published

The Gazette s.27 notice period: the minimum time the notice must allow for claims.

legislation.gov.uk · checked 8 September 2026

£115.86 inc VAT

The Gazette deceased-estates notice fee.

thegazette.co.uk · checked 8 September 2026

£526

The probate application fee, estates over £5,000.

GOV.UK · checked 16 November 2026

usually within 12 weeks of submitting the application

GOV.UK's own stated expectation for time to grant.

GOV.UK · checked 8 September 2026

by the end of the sixth month after the person died

When Inheritance Tax is payable.

GOV.UK · checked 28 October 2026

8.00% from 24 November 2026 (Bank of England base rate + 4 percentage points)
HMRC's late-payment interest rate; 7.75% until 23 November 2026.
GOV.UK · checked 16 November 2026

12 months from the end of the month of death
The IHT400 account delivery deadline.
GOV.UK · checked 17 November 2026

12 months (one year) from the date of death
The executor's year.
legislation.gov.uk · checked 8 September 2026

within 2 years from the end of the month the survivor dies
The Transferable Nil Rate Band claim deadline.
legislation.gov.uk · checked 4 November 2026

B Scotland and Northern Ireland — where the rules differ

within 8 days of the death
Scotland — when the death must be registered.
nrscotland.gov.uk · checked 28 October 2026

£36,000
Scotland — the small estate threshold.
scotcourts.gov.uk · checked 3 October 2026

£351 above £50,000
Scotland — the sheriff court confirmation fee, lower band.
scotcourts.gov.uk · checked 28 October 2026

£50,000
Scotland — the confirmation fee-free threshold.
scotcourts.gov.uk · checked 28 October 2026

£705 above £250,000

Scotland — the sheriff court confirmation fee, higher band.

scotcourts.gov.uk · checked 28 October 2026

£250,000

Scotland — the higher confirmation-fee band threshold.

scotcourts.gov.uk · checked 28 October 2026

within 5 days of the death (unless it has been referred to the coroner, when registration waits for the coroner's certificate)

Northern Ireland — when the death must be registered.

nidirect.gov.uk · checked 28 October 2026

£407

Northern Ireland — the personal probate application fee.

legislation.gov.uk · checked 28 October 2026

£10,000

Northern Ireland — the estate value above which the fee is payable.

nidirect.gov.uk · checked 28 October 2026

£20,000

Northern Ireland — the estate value below which a grant may not be needed.

nidirect.gov.uk · checked 3 October 2026

C Release limits, bank by bank

Each row carries its own source and check date on the page.

D Pensions and life insurance, provider by provider

Each row carries its own source and check date on the page.

E Who else must be told — the directory

Each row carries its own source and check date on the page.

Written from the figure ledger for this edition, not by hand — a source or a date on this page is only ever the one the ledger holds.