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The Handover Guide

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

How to read this

Fourteen short chapters, in the order the moments usually arrive

This guide travels with the kit — it is not the kit. The kit is this household's own answers, prepared and read by a person before it was sent; this guide is what surrounds those answers: what each moment asks for, why, and what can wait. Read it once now if you want to, but it is written to be picked up at the chapter a moment puts in front of you. Each chapter says plainly what it does not cover — those limits are kept on purpose, because a general guide that pretends to settle a specific estate is the kind that misleads.

The chapters

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.*

IN YOUR KIT — WHO TO CALL FIRST

The Kit's own first page states one named contact and a backup, with working phone numbers, printed as page one — Start Here. 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 module 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.*

IN YOUR KIT — THE MEDICAL ESSENTIALS

The Kit's medical essentials page carries 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 module 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 dated entries, printed beside this household's own first-call contact and papers location — the reminder sits with the answers it depends on, not apart from them.

The limit. This module 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. Reasonable funeral expenses are payable from the estate, taking priority over ordinary unsecured debts and any distribution to beneficiaries. 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 will 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 the order of payment 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

Part VII of your Kit records the funeral preference given at intake — burial or cremation, any funeral plan provider named, where fuller wishes are kept, and what should be honoured. Part V 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 module 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. Telling the bank before certified copies are in hand can freeze a sole account before funeral costs are paid from it, while 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 Part V lists the banks, pensions and insurers this household named, with a release limit printed beside a bank that publishes one. A separate page, What Came Back, gives each organisation one ruled line to record what it sent back and when it was settled.

> **The limit.** This module 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 module does not record.

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.*

IN YOUR KIT — THE LEGAL POSITION

Part III of your Kit records where the will — or the fact there isn't one — is kept, and its route verdict names the form your executor will use: PA1P if a will is found and can be acted on, PA1A if not.

The limit. This module 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 module'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's route verdict states plainly what decides it for this estate — sole-name property will usually require the grant regardless of value, and sole balances above a named bank's own limit usually do too — without settling exact balances or how a jointly-owned home is registered, which only the institutions themselves can confirm.

> **The limit.** This module 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.

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 bank in your Kit, Part V prints that institution's own published limit beneath it — or its stated position where it publishes none — with the date checked, so you can see which named banks need the grant and which don't.

> **The limit.** Limits move, and several banks reserve the right to ask for a grant below their own published figure regardless. This module 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 is excluded from that change.

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 module 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 module 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% 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 — 7.75% a year as of January 2026 — 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.*

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 — keyed to this household's own date. It doesn't calculate whether tax is due or how much; that figure needs the estate's own numbers.

> **The limit.** This module 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 council tax exemption while a property stands empty, 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.*

IN YOUR KIT

None of the Kit's seven parts calculate benefit eligibility or file 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 module 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, their debts become debts of the estate, not of the family. A spouse, child, or sibling is not personally liable for a sole debt unless they co-signed, guaranteed it, or held the account jointly — creditors must claim against the estate. The executor must pay the estate's expenses and debts in the proper legal order before distributing to beneficiaries, and can place a Section 27 notice in The Gazette to protect themselves personally: it opens a fixed window, at least **two months**, for unknown creditors to come forward before distribution.

WHY IT MATTERS

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 — the estate no longer has it to give. A Section 27 notice converts that open-ended risk into a fixed wait: after the notice period expires, a personal representative who has complied with the procedure can distribute without personal liability to creditors they had no notice of, within the statutory limits. It 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

None of the Kit's seven parts places a Section 27 notice, lists the household's debts, or advises on solvency — that stays a step you take yourself, with The Gazette or a solicitor, if this estate needs it.

The limit. This module 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 an equivalent notice under the Trustee Act (NI) 1958 (the Belfast Gazette plus two newspaper advertisements, the same two-month floor); Scotland has no direct equivalent, and settled practice is a ***six-month*** *wait from the date of death before distributing a solvent estate.*

14 Where this kit fits

This kit is not a template filled in with your name; it is written up from the answers this 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 one 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 your own household can feel strange before it feels useful — that is ordinary. It is a record, not a countdown; nothing in it asks you to act differently today than you did yesterday.*

IN YOUR KIT

Your kit's Record of Preparation states which parts you answered and which you left blank, in your own words, checked once by a person — nothing certified, nothing verified against a bank or register, only written up exactly as you gave it.

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.

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.

> **This is the September 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.