

# Bereavement Guide

We're here to help at this difficult time

## About this guide

We understand that losing someone close to you is an emotional time and can be overwhelming.

Not only do you have to deal with your loss, but also take care of practical matters. It can be difficult to know where to start.

We've produced this guide to explain the steps you'll need to take to sort out any loans held with us; and hopefully answer any immediate questions.

Above all remember, we're here to help.

You can call our dedicated Specialist Support team on **0800 085 1474** (lines are open Monday-Friday 9am to 5pm) or you can write to us at: Specialist Support, Santander House, 86 Station Road, Surrey, RH1 1SR.



## What to do first

<b>Register the death</b>	<p>You can choose to register the death online via the <a href="#">government website</a> or at your <a href="#">local Register Office</a>.</p> <p>Once registered, you'll be provided with a death certificate. It may be wise to obtain extra copies.</p>
<b>Find out if there is a will</b>	<p>If there's a will, get a copy of it as it will name the executor(s).</p> <p>If there's not a will, the next of kin usually becomes the administrator of any estate left behind. An estate consists of possessions, money, investments, or property.</p>
<b>Find out whether probate or confirmation is needed</b>	<p>'Probate' refers to the right to manage the affairs of the deceased (in England, Wales, NI). 'Confirmation' refers to the same right in Scotland.</p> <ul style="list-style-type: none"><li>▪ If there's a will, you'll need to apply for a 'grant of probate'.</li><li>▪ If there's not a will, you'll need to apply for a 'grant of letters of administration'.</li><li>▪ In Scotland, both of the above are called a 'certificate of confirmation'.</li><li>▪ We use 'grant of representation' to cover all of the above.</li></ul> <p>For more information visit the relevant government websites for <a href="#">England and Wales</a>, <a href="#">Scotland</a> and <a href="#">Northern Ireland</a>.</p>

## Getting in touch and what you'll need

You can complete our [online webform](#), call us, or write to us to notify us of the death. Here is a summary of what you'll need.

<b>Proof of death</b>	Usually in the form of a death certificate. The original copy, a certified copy or a clear photograph is acceptable. In the absence of a death certificate, an interim death certificate or coroner's certificate is acceptable.
<b>Proof of your identity</b>	Usually in the form of a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving license.
<b>Proof of authority to act</b>	Usually in the form of the grant of representation or will. If you don't currently have either of these documents, we can still help you.

## What happens next

Once you've provided us with the relevant documents, we'll advise you what options are available, which will depend on what type of loan the deceased had.

### Secured Loan

*Conditional Sale and secured Personal Contract Purchase products fall under this category.*

#### Pay off the loan

It may be possible to pay off the loan using proceeds from the estate. Breathing space can be granted while this is in process.

#### Return the vehicle

Alternatively, if there is no use for the vehicle it can be returned to us.

### Unsecured Loan

*Personal loan and unsecured Personal Contract Purchase products fall under this category.*

#### Pay off the loan

The debt remains the responsibility of the deceased's estate.

It may be possible to pay off the loan using proceeds from the estate (including insurance payouts and property).

The executor of the estate should inform us when the estate will be able to settle the outstanding balance. Breathing space can be granted while this is in process.

If there are no remaining assets and the estate is considered insolvent, the debt will likely be written off.

## Here to help

### Useful contacts for further information and guidance

#### Tell Us Once Service

This government service allows you to report a death to most of its organisations in one go, including HM Revenue and Customs (HMRC), Department for Work and Pensions (DWP), Driver and Vehicle Licensing Agency (DVLA), the Passport office and more.

Visit: [Tell Us Once - GOV.UK \(www.gov.uk\)](https://www.gov.uk/tell-us-once)

#### Death Notification Service

This is a free service which allows you to notify other banks and insurance companies of a death at the same time.

Visit: [The Death Notification Service](https://www.gov.uk/death-notification-service)

#### Registering the death

The General Register Office is the government agency responsible for recording deaths.

England & Wales, visit: [General Register Office - GOV.UK \(www.gov.uk\)](https://www.gov.uk/general-register-office) or 0300 123 1837

Scotland, visit: [National Records of Scotland \(nrscotland.gov.uk\)](https://www.nrscotland.gov.uk) or 0131 202 0451

Northern Ireland, visit: [General Register Office for NI - GOV.UK \(www.gov.uk\)](https://www.gov.uk/general-register-office-ni) or 0300 200 7890

#### Managing the estate

You may need to apply for probate depending on the size of the estate. Find out more information on what probate is, when it's needed, how to apply for it and more.

England & Wales, visit: [Applying for probate - GOV.UK \(www.gov.uk\)](https://www.gov.uk/applying-for-probate)

Scotland, visit: [Dealing With a Deceased's Estate in Scotland \(scotcourts.gov.uk\)](https://www.scotcourts.gov.uk/dealing-with-a-deceaseds-estate-in-scotland)

Northern Ireland, visit: [Apply for probate - \(www.nidirect.gov.uk\)](https://www.nidirect.gov.uk/apply-for-probate)

#### HM Revenue and Customs (HMRC)

This government agency gives practical advice on managing an estate with matters such as tax, trusts, benefits and more. They have a dedicated Bereavement Helpline on 0300 200 3300.

Visit: [Bereavement guide - HMRC \(hmrc.gov.uk\)](https://www.hmrc.gov.uk/bereavement-guide)

#### Limiting mail

Receiving unwanted marketing post can bring with it painful daily reminders. This Bereavement Register is a free service that can help reduce the amount of direct mail being sent to the deceased's address.

Visit: [The Bereavement Register](https://www.gov.uk/bereavement-register)



## Useful contacts for financial and emotional support and advice

### Age UK

Age UK are the largest charity working for older people in the UK.

Visit: [ageuk.org.uk/](https://ageuk.org.uk/)

### Citizens Advice

Citizens Advice offers free, impartial, and confidential advice on your rights and responsibilities.

Visit: [citizensadvice.org.uk](https://citizensadvice.org.uk)

### Child Bereavement

Child Bereavement UK helps children, young people, parents, and families rebuild their lives when a child grieves or when a child passed away.

Visit: [childbereavementuk.org/](https://childbereavementuk.org/)

### Cruse Bereavement Support

Cruse Bereavement Support offers help, counselling, advice, and information after bereavement.

Visit: [cruse.org.uk/](https://cruse.org.uk/)

### NHS Grief and Bereavement support

The NHS offers information on symptoms of bereavement, grief and loss and provides practical advice on coping with grief.

Visit: [Help with grief - NHS \(www.nhs.uk\)](https://www.nhs.uk/help-with-grief)

### The Samaritans

The Samaritans is a free, confidential service offering support for any type of emotional trouble.

Visit: [samaritans.org/](https://samaritans.org/)

### Suicide Support

MIND offers help and support to those affected by suicide which can otherwise prove to be particularly complex to try and navigate on your own.

Visit: [mind.org.uk/](https://mind.org.uk/)

### Money Helper

Money Helper gives free, confidential advice on money and debt related matters.

Visit: [moneyhelper.org.uk/en](https://moneyhelper.org.uk/en)

### Widowed and Young

Widowed and Young (WAY) is a UK charity offering a support network to anyone who's lost a partner, married or not, across the UK.

Visit: [widowedandyoung.org.uk/](https://widowedandyoung.org.uk/)

## Glossary of terms

### **Assets**

Something that a person owns, such as personal possessions, money, investments, and property.

### **Beneficiary**

A person who inherits part or all the estate.

### **Certified copy**

A copy of the original document that has been signed and verified by a solicitor or professional person.

### **Certificate of confirmation**

A document giving the authority to administer an estate in Scotland.

### **Customer representative**

A generic term for someone who is administering the estate.

### **Death certificate**

The legal document issued by the registry office after a death has been registered.

### **Estate**

All assets belonging to the deceased.

### **Executor**

A person appointed by a will to administer the estate.

### **Grant of letters of administration**

A document giving the authority to administer an estate where there is no will.

### **Grant of probate**

A document giving the authority to administer an estate in accordance with the will.

### **Grant of representation**

A collective term for both the grant of probate and the grant of letters of administration.

### **Intestacy rules**

Rules stating how the deceased's estate should be shared where there is no will.

### **Probate**

Is the process of administering a deceased person's estate.

### **Proof of death**

Commonly a death certificate however in the absence of this document, an interim death certificate or coroners report will suffice.

### **Renunciation**

The act of resigning from a position. A Letter of Renunciation is provided if an executor does not want to act.

### **Trustee**

The legal owner of a trust responsible for its administration.

### **Will**

The official document detailing the wishes of a person upon their death.