Following bereavement

What you need to know

COVENTRY Building Society

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Making our services accessible

If you feel like you might need extra support, on a short or long term basis – for any reason – there are lots of ways we can help.

Scan the QR code or go to **www.coventrybuildingsociety.co.uk/member/supportingmembers** for more information on how we can help or to download the Making our Services Accessible leaflet.

ⓘ We can also send you a copy of the Making our Services Accessible leaflet, or this leaflet, in large print, Braille or on audio CD. Call us on **0800 121 8899** and we'll be happy to help.

We're here to help

When you lose someone close to you, there's a lot to take care of, and it can be difficult to know where to start. We hope this leaflet can answer some of your questions and help make things easier for you.

There are a few key things that you need to do in the first few days after someone dies, before you can begin to manage their finances.

Registering the death

You'll need to get a medical certificate from a GP or hospital doctor. This is required to register the death. Every death must be registered at the local registry office. In England and Wales, you'll need to register the death within five days (eight days in Scotland).

You may also need other documentation to register the death, such as a birth or marriage certificate. It's worth calling your registry office before you go, just to check what they'll need from you.

The registry office will give you a death certificate (Certificate of Registration of Death – form BD8) and a certificate for burial or cremation (the 'Green Form') which gives permission for burial or cremation. Most organisations ask to see original documents, so it's worth asking for extra copies of the death certificate (there will be a charge for this).

You may be asked to apply for probate. The probate process can be complex to complete, you may need to contact a solicitor for more information.

If you'd like to talk to us, call our specialist team on **0800 587 4565** Monday to Friday 8am-7pm and Saturday 9am-2pm. Or visit any of our branches if you'd prefer to talk to us face-to-face.

Terms we've used in this leaflet

Administrator: person(s) appointed to deal with an estate where no will has been left.

Beneficiary: person(s) who will receive part or all of the estate under a will or intestacy.

Commissioner for oaths: a person appointed to administer oaths. Not always, but often this is a solicitor.

Death certificate: document issued showing date and cause of death.

Estate: total of the assets, property, and belongings of the deceased, less any liabilities.

Executor(s): person(s) appointed to deal with an estate when a will has been left.

Grant of probate (also known as 'grant of confirmation' in Scotland): certificate issued by the court confirming the authority of the executor(s) to administer the estate.

Grant of representation: a term used to describe either a grant of probate or letters of administration.

Intestate/Intestacy: when a person dies without leaving a will. The law will decide who inherits if there is no will.

Inheritance Tax: Inheritance Tax (IHT) may need to be paid on the estate if it's worth more than a certain amount. The current rate can be found at **www.hmrc.gov.uk/inheritancetax**

Interim death certificate: if an inquest is required to determine cause of death, an interim death certificate will be issued. This will enable the probate process to start.

Joint tenants: where two or more people own a property in equal, undivided shares. If one owner dies, the property will pass automatically to the remaining account holder(s), regardless of whether a will has been made, and it doesn't form part of the deceased's estate.

Justice of the Peace: magistrate.

Letters of administration: if there is no will, this certificate is issued by the court authorising persons who are nominated by law to administer the estate.

Next of kin: a person's closest living relative, such as a spouse, civil partner, child or sibling.

Personal representative: either an executor for the estate where a will has been left, or the next of kin or administrator of the deceased's estate where there is no will.

Probate: the process of proving a will by the executors. The term is also commonly used to describe the process of obtaining a grant of representation, even where there is no will.

Tenants in common: where two or more people own a property in distinct shares. If one owner dies, their share doesn't pass automatically to the remaining account holder(s) – it will form part of the estate and will pass according to the will or intestacy.

Will: A will informs people what should happen to a person's money, possessions and property after they die (all these things together are called 'the estate'). If a will is in place, it should outline who the executors are. Executors have the authority to deal with the estate of the person who's died. For example they can close accounts, deal with solicitors, pay outstanding bills and debts, make legacies and so on. If there's not a will and you're the next of kin you can apply for 'letters of administration'. This will give you the authority to administer the estate.

How to register a bereavement with us

We'll do everything we can to help you through this process.

Complete our bereavement notification form online at **www.coventrybuildingsociety.co.uk/member/bereavement**

Call our specialist team on **0800 587 4565**.

Write to us at Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

Visit any of our branches. Call in advance so we can make sure a quiet area is available.

You only need to tell us once. We'll then check for both savings and mortgage accounts.

When we've been notified, providing you're a personal representative and dealing with the estate, we'll let you know what we'll need to help you manage or administer the accounts.

At any point, we may request a grant of representation, regardless of the amount of savings held.

Who do I need to tell?

Here's a checklist of some organisations that you may need to contact to let them know someone has died. It's best if you have an account number or reference number close to hand, and they'll let you know if there's any specific information that they need to see, such as a copy of the death certificate.

- Banks and building societies
- Car insurance providers
- Carers
- Club memberships
- Credit and store card providers
- Department for Work and Pensions (DWP)
- Driver and Vehicle Licensing Agency (DVLA)
- Employer
- HM Revenue & Customs (HMRC)
- Home insurance providers
- Investment companies
- Landlords
- Life insurance providers
- Local authority
- Mortgage providers
- HM Passport Office
- Pension providers (private)
- Post Office
- Schools/universities
- Share registrars
- Social services
- Subscriptions
- Telephone and mobile phone companies
- TV and internet companies
- Utility suppliers

ID checklist

As a personal representative who is not an existing account holder you'll need to provide one piece of identification (ID) from the list below.

At a branch: You must provide original documents to prove who you are, and your name and address. Certified copies will not be accepted.

By post: If you are sending your notification, you should include certified copies of the items where indicated, in case the originals are lost in the post. All identification documents (both original and certified copies) will be returned to you.

Online: If you use our **online notification form**, we'll be in touch to let you know what we'll need from you to confirm who you are.

Both at a branch and by post, we do not accept documents printed off the internet.

	Branch	By post
Passport (UK or foreign) – current, valid and full	Original	Certified copy
Full old style paper driving licence (UK) – current, signed	Original	Certified copy
Valid UK photocard driving licence (full or provisional)	Original	Certified copy
EEA photocard driving licence – current	Original	Certified copy
EEA member state identity card	Original	Certified copy
DWP pension entitlement letter – current year	Original	Original

Copies of your original documents should have been certified **within the last 12 months** using the following words – **'I confirm that I have seen the original document'.** The certifier must sign their name and include these details: full name, profession, business address (where applicable), phone number and date.

The person certifying should be in **current employment,** but we will also accept certification from a person who has retired (unless the list opposite specifies that the person must be serving), as long as they still hold the qualification and are a member of the relevant institute. The person certifying **must not be related to you in any way** (e.g. spouse, partner, sibling, parent, child or in-law), and they must not be named as a joint account holder or borrower on your mortgage. You cannot certify your own identification.

Copies of original documents can only be certified by one of the following:

Legal professional (solicitor registered in England and Wales, Northern Ireland or Scotland, barrister registered in England and Wales, Northern Ireland or Scotland or notary public registered in any country)

Qualified accountant (registered with either ICAEW, ICAS, CAI, ACCA, AAT, CIPFA or CIMA)

Public sector official (serving officer of the Armed Services, serving police officer, teacher in current employment)

Medical professional (doctor registered with the General Medical Council, dentist registered with the relevant national professional body)

Post Office official (must include Post Office stamp or Post Office certificate)

Embassy official (an embassy, consulate or high commission officer in the country of issue of the relevant document)

Other (local government councillor, Member of Parliament, bank manager, building society manager or minister of religion)

If you are living in the UK and have a non-UK passport, this must be certified by a UK bank or building society manager, solicitor or embassy official only.

If you are living in the UK and ID isn't provided we'll carry out an Electronic ID Verification (EID) search.

For personal representatives living overseas – ID needs to be certified by one of the following:

- British Ambassador
- Secretaries of Embassies or Litigation
- Forces abroad
- Charge d'Affaires
- Envoys
- Consuls
- Consul general
- Notary public
- Ministers

We comply with data protection regulation and as a Data Controller, we will only collect, store and process personal information required to open and operate your account. For more information, please ask us for a copy of our Privacy Notice or review it online at **www.coventrybuildingsociety.co.uk/privacy**

We want to be sure that we do everything we can to help. You can call our specialist team on **0800 587 4565** or visit any of our branches if you have any queries.

Useful contacts

Most councils run a service called 'Tell Us Once' – it lets you report a death to most government organisations in one go.
www.gov.uk/tell-us-once

For government advice on bereavement.
www.gov.uk/after-a-death

Citizens Advice – can help you understand what financial help you can get. Find your local office in the phone book, or visit
www.citizensadvice.org.uk

Probate and inheritance tax help – to get help and information applying for probate.
0300 123 1072
www.hmrc.gov.uk/inheritancetax www.gov.uk/wills-probate-inheritance

Deceased Preference Service – registering with the Deceased Preference Service will make sure unwanted mail addressed to the deceased is stopped.
www.deceasedpreferenceservice.co.uk

The Bereavement Register – by registering for this free service, the names and addresses of the deceased are removed from mailing lists.
www.thebereavementregister.org.uk

Cruse Bereavement Care – provides one-to-one support for the bereaved.
0808 808 1677
www.cruse.org.uk

Land Registry – can amend titles to remove the name of someone who has passed away in England or Wales.
www.gov.uk/government/organisations/land-registry

The Court Tribunal Finder – to find your local court to obtain Grant of Representation.
www.gov.uk/find-court-tribunal

For information on how to amend titles in Scotland, go to
www.ros.gov.uk

For help and information about what to do when someone dies in Scotland, go to:
www.scotland.gov.uk/publications

Where a savings account is held with us

Where joint accounts are held, the account will be transferred into the name(s) of the remaining account holder(s). The following limits only apply to sole accounts.

For savings under £50,000*

Please complete an **'Account closure form – after bereavement'** to let us know what to do with the balance of the account(s). We'll need to see an original or certified copy of the death certificate. Where a will has been left, we may ask to see an original or certified copy. We'll let you know if we need to see this.

If you're a personal representative who's not an existing member, we'll ask to see one form of identification, see page 8 of this leaflet.

For savings of £50,000 and above*

We'll need see the court sealed copy, or a certified copy of the grant of representation. You can apply for these from the probate registry. Find your local probate office at **www.find-court-tribunal.service.gov.uk**

We can only accept a grant of representation that has been issued in the UK, this is due to Probate Law. Any grant of representation issued in any Commonwealth country must be re-sealed through the Probate Courts in the UK. For other countries not in the Commonwealth you'll need to get legal advice and apply for UK Probate.

If you're a personal representative who's not an existing member, we'll ask to see one form of identification, see page 8 of this leaflet.

Please complete an **'Account closure form – after bereavement'** to let us know what to do with the balance of the account(s).

If you need an **'Account closure form - after bereavement'**, it can be downloaded from our website at **https://www.coventrybuildingsociety.co.uk/member/bereavement-faqs.html**

Alternatively, you can contact any of our branches or agencies or call our specialist team.

* All balances at date of death and include any interest earned but not yet paid.

Closing the account(s)

When we've received the completed Account closure form – after bereavement, and the relevant ID if you're a personal representative who's not an existing customer, we can close the account(s).

Making withdrawals

If you've registered the death with us, but need to make withdrawals before any executors or administrators have been appointed, you'll be able to in some circumstances:

- To pay for funeral costs, memorial stones/plaques or notice of death. We'll need to see the invoice or a quotation from the supplier. We'll make the payments directly to the supplier, either by cheque or electronic transfer.
- To pay probate/letters of administration court fees. The cheque will be made payable to HM Courts and Tribunals Service.
- To pay Inheritance Tax, we'll need a completed HMRC form IHT423 or the Probate Summary form IHT421 with signed instructions from the executors or administrators.

Paying money into the account

If the account is in a sole name, you won't be able to pay any more money in after we've been notified of the death. But sometimes electronic payments are received and credited. If you have any specific questions about this, please contact us.

Cheques in the deceased's name that are dated prior to the date of death can be paid into the deceased's accounts.

About the interest

Savings will continue to earn gross interest after the date of death.

For ISA accounts, those members who died on or after 6 April 2018, will continue to be paid interest tax-free up until either the completion of the administration of their estate, the date their ISA is closed or on the third anniversary of their death, whichever is the earliest.

If any funds are received into the ISA after the date of death (this doesn't include interest received), these will have to be withdrawn due to HMRC regulation.

ISA allowance

Surviving spouses will gain an extra ISA allowance equal to the amount their partner had saved in an ISA (or ISAs) plus any interest earned with each ISA provider.

Any allowance inherited in this way is in addition to a personal ISA allowance. Please contact us for more information.

Where a mortgage account is held with us

When you've registered a bereavement with us, if you're the person dealing with the member's estate, we'll write to you to tell you what happens next.

It can take a few days to get the information together, so allow up to 10 working days to receive this letter. You don't need to call us.

We'll confirm what else you need to send us in this letter.

If the mortgage account is in a sole name

In order for us to register the death, we'll need to see either the original or certified copy of the death certificate (or interim death certificate). We're unable to accept a photocopy of the death certificate or a version that has been sent to us by email.

The personal representatives will need to request a mortgage redemption statement from us, call us and we'll send one out. We will need to see an original or certified copy of the grant of representation to issue this.

In most cases, the personal representatives will redeem the mortgage and the account will be closed.

Is the mortgage a joint account?

If the property is in joint names, we'll need to see either the original or certified copy of the death certificate (or interim death certificate) to register the death. We're unable to accept a photocopy of the death certificate or a version that has been sent to us by email. If the property was owned as 'joint tenants', when we've received this, we'll amend the mortgage account to the name of the remaining account holder(s).

If the property is owned by two or more people as 'tenants in common', we'll need to see an original or certified copy of the grant of representation. This will enable us to discuss or where required provide further information to the executors or administrators in regards to the mortgage.

The personal representatives of the estate will then need to seek independent legal advice from a solicitor in regards to updating the title document. Once this has been amended we can remove the deceased's name from the mortgage account.

If anyone else needs to be added to the mortgage account after we've completed this process, please contact us. They'll need to talk to one of our mortgage advisors, and any decision will be subject to our lending criteria.

If the mortgage held with us is either an 'Equity Release' or 'Lifetime' mortgage, please contact us on **0800 121 8765**.

We can let you have a statement of the outstanding balance of the mortgage account as at the date of death. You may need this to get the grant of representation or probate.

If the mortgage account is redeemed following a death, an early repayment charge may be applied - please contact us and we'll let you know if this is the case. Interest will continue to be accrued on all mortgage accounts until redemption.

We can continue to accept payments to the mortgage account on behalf of the estate. Please be aware that these payments are received by and on behalf of the estate and does not give any other party an overriding interest in the property or any rights to the mortgage.

The person who has passed away may have taken out life assurance or have endowment policies assigned to the Society. Contact us and we'll help you find out this information.

Answers to questions you may have

If a personal representative lives abroad, what will they need to provide?

You would still need to complete and sign an Account closure form - after bereavement and provide identification, see page 8, if you don't currently hold an account with us. We'll also need a translated death certificate (either original or certified copy) if it's not in English.

What happens to cash cards when the Society is notified that an account holder has passed away?

All cards held in the deceased's sole name will be cancelled and can be destroyed.

What happens to any automated payments such as Direct Debits, standing orders etc. when you notify us that an account holder has passed away?

All payments (on sole accounts only) will be cancelled. If you think this might cause you problems, please call us. Payments on joint accounts will continue to be made.

We're unable to stop any payments being received into the account.

Can money be taken from a savings account in order to pay for funeral costs, or memorial stones and plaques?

Yes, if we receive an original invoice or a quotation from the supplier/ funeral directors we can pay by electronic transfer or issue a cheque payable directly to them.

Can Inheritance Tax be paid from the account directly to HMRC?

Yes, when we've received the form IHT423 or probate summary form IHT421, we can pay HMRC via electronic transfer.

What happens to the home insurance policy?

Please contact the insurance administrator for more information.

How do I request a mortgage redemption statement?

Call us on **0800 121 8765** and we'll sort this out for you. We will need to see the grant of representation before we are able to issue the redemption statement.

Will interest still accrue on a mortgage if the account holder has passed away?

Yes.

There is an endowment policy, how can I claim the funds?

If an endowment policy is assigned to the Society, we'll need to see either the death certificate or the grant of representation before claiming the funds on your behalf. If the policy is not assigned to the Society, you'll need to contact the endowment policy company.

I'm going to struggle to make the mortgage payments, is there anything I can do?

Call us on **0800 121 8765** Monday to Friday 9am-5pm and Saturday 9am-12pm and we'll try and find an option that may work for you.

Can expenses that have already been paid be reimbursed?

Yes, certain expenses can. We'll need to see evidence of the payment being made. A receipt from the funeral directors and a bank/building society statement confirming the amount paid and the name of who the payment has been made to. We can reimburse these costs by electronic transfer.

Contact us

At a branch
For details of our opening hours, visit **thecoventry.co.uk**

Online
thecoventry.co.uk

By phone
0800 587 4565

By post
Oakfield House, PO Box 600, Binley, Coventry CV3 9YR

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (www.fca.org.uk) and the Prudential Regulation Authority (firm reference number 150892).

Our specialist team is available Monday to Friday 8am-7pm and Saturday 9am-2pm.

Calls to 0800 numbers are free from the UK. You may be charged for calls to all other numbers, please contact your service provider for further details. Calls may be monitored or recorded to help improve our service and as a record of our conversation.

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Coventry Building Society.
Principal Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.

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