

Supporting you following a bereavement

Helping you understand
your administrative and
legal responsibilities

The **co-operative** legal services
Here for you for life



Introducing The Co-operative Legal Services

We understand it can be a difficult and emotional time following a bereavement and you may be unsure of what needs to happen next. At The Co-operative Legal Services we can guide you through the different steps you need to take, providing you with advice and support on a range of practical matters.

Offering free initial advice

Our team can offer free initial practical advice and support on matters such as:

- Establishing if there is a Will
- What to do if there isn't a Will
- What probate is and if it is required
- Who can administer the estate, as well as advice on the legal, tax and administrative responsibilities



More than just advice. Our Probate and Estate Administration Service

Once the funeral has taken place you will need to start thinking about the estate and what the next steps are. There are several things to consider and we can help you with them at this difficult time.

Is there a Will?

Finding out if there is an existing valid Will is important. If you don't know whether a Will exists, there are several ways to find out such as checking paperwork, speaking to the bank or even placing a search with the Principal Probate registry.

If a Will exists and it wasn't originally written by The Co-operative Legal Services, we can still provide you with the initial practical advice as well as giving you a fixed fee quotation and if appropriate provide the services you may require to administer the estate.

If there is no Will

If a person dies without leaving a Will, the Rules of Intestacy determine what happens to their estate and who administers it. The Rules state that the estate should first go to the surviving spouse or civil partner. Where there is no spouse or civil partner, the Rules decide which of the deceased's surviving relatives should inherit. Our website contains an easy to follow illustration of the Rules of Intestacy and how they may affect you if there isn't a Will.

Who can administer the estate and what is their role?

Where there is a Will, the people who administer and distribute the estate are called Executors. Or, if there is no Will, they are called Administrators.

What is probate and estate administration?

Estate administration is the management of all activities relating to the valuation, collection and distribution of the estate. It includes all the legal, tax and administrative activities that will need to be carried out, regardless of whether there is a Will or not.

If the Executors or Administrators need to apply to the Courts for the right to administer the estate this is called probate.

How to establish if probate is required

Probate is generally required in the following situations

- When property is held in the sole name of the deceased or as tenants in common
- Where more than £5000 of assets are held with financial institutions*
- When financial institutions holding the assets require a Grant of Probate

On our website [co-operativelegalservices.co.uk](https://www.co-operativelegalservices.co.uk) we have identified some key questions. Answering these questions will provide you with initial guidance on whether probate is likely to be required.

*Banks and financial institutions may use different thresholds other than £5000 before they require a Grant of Probate to release funds. You can find more information about all of these matters on our website or on our YouTube channel.

How we can help you

Our comprehensive Probate and Estate Administration Service can take care of all the legal, tax and administrative duties involved in administering an estate.

Including such things as:

- Verification and valuation of all the assets
- Preparing the documentation for the Court to obtain a Grant of Probate
- Arranging payment of debts from the estate
- Identifying all the beneficiaries and distributing the estate

Telephone quotations

Based on the information you provide and on the amount of work required to obtain the Grant of Probate and administer the estate, we can provide a fixed fee quotation over the telephone.

Home visit

If probate is likely to be needed we can arrange for one of our consultants to visit you at home. They will discuss the situation with you in more detail and advise you on exactly what you need to do and how we can help you through our Probate and Estate Administration Service.

Fixed fees

At this visit you will receive 'a fixed fee' no obligation quotation, giving you the peace of mind that the price quoted is all you will pay.

Our service

The estate administration will be undertaken by a team of dedicated legal experts and case handlers. We will keep in touch with you throughout the administration process based upon your requirements.

For more on how we can help or for FREE advice

call **0330 606 9577** or visit

co-operativelegalservices.co.uk

First steps following a bereavement

Once a death has been registered and the funeral has been arranged, there are a number of steps to take. The checklist below will help you organise the things you now need to do:

1 Paying for the funeral

As part of this service we may be able to reimburse your deposit for the funeral and arrange for any outstanding balance to be paid from the estate. Contact us for further details.

2 Utilities and council tax

Inform the energy suppliers and other utility companies plus the local council tax office.

3 Benefits and entitlements

To avoid any repayment issues, ensure any benefits are stopped by contacting the Department of Work & Pensions bereavement service.

4 Possessions, property and car insurance

Make sure property, cars and possessions are secure and inform the relevant insurance companies.

5 Tell Us Once

Most local councils run a service called Tell Us Once that enables you to report a death to most government organisations at the same time.

Your local registrar will tell you about using Tell Us Once and give you a unique reference number to access the service.

Others

Our expertise can bring peace of mind and protection to others

Our dedicated Will writing team are specialists in dealing with Trusts, Lasting Power of Attorney and Estate Planning. Therefore our other services might also be of benefit to the beneficiaries of the estate.

To talk to a member
of our team call
0330 606 9562

Quoting code: **P0025**

8am to 8pm Monday to Friday
9am to 1pm Saturdays

or for more information
visit our website

**co-operativelegal
services.co.uk**



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