

# Bereavement Guide

## How to register the death with us

We know that this will be a difficult time but when you're ready, you'll need to register the death with us.

Firstly, call us to let us know about the death and your relationship with the deceased. We'll add a notification to the account and add your details as our registered contact.

**If you need any help or support, please contact us on 0344 8920155.**

**We'll need you to send one of the following:**

- The original death certificate or an official copy from your local registry office
- A Death Certificate Certified by a solicitor.
- Original coroner's interim death certificate (if the cause of death hasn't been determined).

**We'll also need:**

- A Grant of Representation – this can include a Grant of Probate, Letters of Administration, or Certificate of Confirmation in Scotland.

## How to register the death outside of the UK with us

**We'll need you to send one of the following:**

- The original death certificate supplied by the local authorities in the country where the person died. If the death certificate is in a language other than English, a Foreign Death Certificate with the translation already incorporated into the original document.
- A Consular Death Registration Certificate (obtained by registering the Foreign Death Certificate in the UK).
- A Foreign Death Certificate supported by a UK Solicitors Death Verification Form.

## What we'll do once you have let us know:

We'll change our records as quickly as we can. However, we can't update them until we've received the Death Certificate, so it's possible that you may get some letters addressed to the person who has passed away. We're sorry if this happens.

If you're registered as an attorney on a lasting, enduring, or general power of attorney, this will end on the date of death. If you're registered as an attorney on a lasting or enduring power of attorney, the Office of Public Guardian will need to be notified of the death.

### **Mortgage in Sole name (Sole Borrower)**

- We don't expect the monthly payments to be made at this time, especially as the process of applying for Probate can take some time. It's important to note that if payments are not maintained the amount owed will increase.
- However, if payments are not made the mortgage will fall into arrears. We are required by the Financial Conduct Authority to write and tell you. These letters are system generated and will mention payments having to be made and also the impact on the credit file. You don't need to take any action when you get these letters.

- Payments to the mortgage can only be made from the estate once Probate has been obtained.

### **Mortgage in Joint names (Joint Borrower)**

- If the mortgage is held in joint names, the monthly payments will continue.
- Usually, the mortgage will transfer to the name of the remaining borrower.
- Mortgage payments remain due, but we appreciate some people find it hard to keep payments up to date, while trying to look after the estate. If payments aren't made, the account will fall into arrears and the amount owed will increase. This could affect your credit rating. We'll let you know if your account is in arrears.
- If you're struggling to pay it is really important you speak to us.

## **What you need to know**

### **Sole borrowers**

If the mortgage was only in the name of the deceased, they're known as the sole borrower. This means the mortgage is a debt of their estate and must be repaid in full. The money to do this usually comes from a life policy, the estate, or from selling the property.

We can't release full information about the mortgage to you until we've seen the original Grant of Probate (if there was a Will) or Letters of Administration (if there wasn't a Will) or Certificate of Confirmation (Scotland). However, we can let you know the balance and monthly payment amounts so you can seek Probate.

To get this information (which will be sent to the mortgaged address) you'll need to show us the original death certificate, the original coroner's interim certificate or a solicitor's death certificate verification form.

**NOTE:** We can't complete a product switch or transfer the mortgage to anyone else.

### **Joint borrowers**

If the mortgage was in the name of the deceased, with one or more other people, they are known as a joint borrower. There are two types of joint borrowers (joint tenants or tenants in common), and what happens to the property differs for each. As the remaining borrower is fully liable for the mortgage, it's really important to carry on making the monthly payments so the account doesn't fall into arrears.

### **Joint tenants**

The deceased borrower's share of the property will automatically transfer to the surviving borrower and the deceased borrower's name will be taken off the mortgage (unless they were bankrupt, in which case their share doesn't pass to the other borrower – it passes to the trustee in bankruptcy). You don't normally need a Grant of Probate for this to happen – just the death certificate, which you should also register at the Land Registry to remove them from the property register.

### **Tenants in Common**

The share of the property belonging to the deceased won't transfer automatically to the other joint borrower(s). Instead, it will pass according to the instructions they left in their Will. If there is no Will, the property will be passed on according to the rules of intestacy (rules that come into effect when someone dies without leaving a Will).

**Our mortgage team can send you a confirmation letter detailing how the mortgage is held at the Land Registry (whether this is in sole/joint names or tenants in common), please contact us to request this if you need it.**

### **Buildings Insurance**

It's really important you make sure that property's protected until the mortgage is repaid. If the policy is only in the deceased's name, you need to transfer it to the names of the personal representatives to ensure the cover continues. You'll need to contact the insurance provider directly to do this.

**NOTE:** Please remember if the property is empty for more than 30 days, most buildings insurance will lapse.

### **Life Insurance**

If you think the deceased had a life insurance policy, but you don't have the policy documents, or know the name of the insurer, the first step is to check their bank statements.

That way, you'll be able to see their regular payments, and keep an eye out for direct debits to a life insurance provider. The payment reference is usually the policy number, so have that handy when you call the insurer.

You'll need to contact the insurance provider directly to start the claim.

### **Helpful websites**

Citizen's Advice Bureau – [citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died](https://citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died).

Money helpers – [moneyhelper.or.uk/en/family-an-care/death-and-bereavement/dealing-with-debts-of-someone-who-has-died](https://moneyhelper.or.uk/en/family-an-care/death-and-bereavement/dealing-with-debts-of-someone-who-has-died).

Bereavement Advice Centre – [bereavementadvice.org/topics/probate-and-legal/insolvent-estates](https://bereavementadvice.org/topics/probate-and-legal/insolvent-estates)

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