



# We're here for you

Helping you cope with  
bereavement



## **Easier to read information**

Please call us on **03330 048 444** if you are visually impaired and would like this document in Braille, large print, audio tape or CD.

# Coping with a bereavement

At L&G, we understand the death of someone close to you can be a very difficult time. We're here to help by making things as simple as we can.

This leaflet will give you guidance about what to do when someone dies and where to get advice or support. It details how to let us know and explains the effect on their mortgage.

For information about how to notify us when someone with a mortgage from L&G has passed away, see page 4 or visit our webpage at [legalandgeneral.com/existing-customers/bereavement](https://legalandgeneral.com/existing-customers/bereavement)



## Next steps

When someone dies there's often a lot for you to deal with. The first steps to take are:

### 1. Medical certificate

Obtain a medical certificate to register the death from a GP, hospital or coroner.

### 2. Registration

Register the death at your local Register Office within five days. You'll then get the documents you need to arrange the funeral.

### 3. Arrange the funeral

You can either contact a funeral director to do this or arrange it yourself.

### 4. Inform others

Register the death with '**Tell us once**', a service that reports the death to most government organisations in one go. The Registrar provides further details about this service when you register the death with them.



#### Useful information to have to hand about the person who's died:

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Tax reference number

Please remember that this information is just a guide, and not all the details will apply for every case.



## Things to think about

Here's some of the services you might need to contact when someone dies:

### Home

- Household help
- Internet
- Telephone
- Milkman
- Post office
- Council
- Electricity and gas providers

### Financial

- Accountant
- Banks/building society
- HMRC
- Pension providers
- Credit card providers
- Financial adviser
- Insurance provider
- Shareholdings
- National Savings and Investments

### Health

- Pharmacy
- Dentist
- GP
- Home carers
- Optician

### Other

- Church
- Gym
- Hairdresser
- Library
- Magazine subscriptions
- Employer
- Driving licence (DVLA)

## Dealing with the Estate

When someone dies, it's essential to deal with their Estate. This is everything owed or owned by that person. The process can take several months and so it's important to start as soon as you are able.

If you haven't already done so, you may decide you want legal advice. You'll need to appoint a solicitor to do this and there may be a charge.

### If there's a Will

The Will should name an Executor. This is the person responsible for dealing with the estate and there may be more than one named. They could be a trusted friend, family member, or nominated professional.

The role of the Executor is to locate all assets, pay off taxes and debts and distribute the leftover money, possessions or property to the Beneficiaries. The Executor may need to apply for a Grant of Probate which can take several months.

### If there's no Will

You will need to appoint an Administrator to deal with the Estate. A Grant of Letters of Administration may be needed instead of a Grant of Probate. This will take longer than if there is a will in place.

In England and Wales, Grants of Probate or Letters of Administration can be applied through the Probate Service. In Scotland, you'll need to apply for 'Confirmation' through the Commissary Department of the Sheriff Court.



### Useful terms:

#### Administrator

The person appointed to distribute the Estate if there's no Will.

#### Beneficiary

The person who inherits all or part of the estate.

#### Executor

The person/professional named in the Will to carry out the Will's instructions.

#### Grant of Letters of Administration

Names individuals entitled to deal with the Estate when there's no Will or the Executor can't or won't apply for a Grant of Probate.

#### Grant of Probate

The document validating the Will and authorising the Executor.

#### Grants of Representation

The documents you need to confirm your legal status and ability to deal with the Estate.

#### Probate

The legal right to deal with a deceased person's estate.

#### Will

A legal document that appoints an Executor and outlines who benefits from the Estate.

# Bereavement when there is a mortgage with L&G

## How to notify us about the death of an account holder



**Call our customer services team on 03330 048 444.**  
They'll talk you through the process.

**If you're not ready to talk just yet, you can:**



**Write to us:**

Customer Services, Legal & General Home Finance, PO Box 17225, Solihull B91 1US



**Email us:**

[customerservices@landghomefinance.com](mailto:customerservices@landghomefinance.com)

Then, when you feel ready, call us on 03330 048 444 and we'll discuss the next steps with you.

After notifying us of the death of the joint account holder, send us a copy of the death certificate. We'll then update our records.



If you're a relative or friend of the person who's passed away, you might not be aware they had a mortgage with L&G or what one is. The summary below will help you understand a little more:

- At L&G we offer different types of mortgages which are secured against the property and only available through a specialist mortgage adviser:
- When taking out a mortgage, all customers sign to confirm they've been advised to discuss this with their family.
- Unlike residential mortgages, the borrower can choose if they want to make monthly payments and the amount they want to pay. Any unpaid interest is added each month to the amount owed.
- The mortgage is usually repaid from the sale of the home when the last remaining borrower dies or moves into long term care.

## Death of a joint account holder when there is a remaining borrower

### How does the change affect the mortgage?

If the remaining borrower still lives in the property, we'll transfer the account into their name. If there are tenants in common, contact us for further information.

### What if the mortgage is repaid after the death of the joint account holder?

If the remaining borrower decides to repay the mortgage within three years of the death of the joint account holder and we've received the necessary documents, no Early Repayments Charges will apply.

### What happens to the mortgage if the remaining borrower dies or goes into long term care?

The mortgage is repayable if the last remaining borrower dies or moves out of the home into long term care. Please refer to the section overleaf for further information.



# Death of the last remaining borrower

## How to notify us if your relative or friend has died and had a mortgage with L&G

Call our customer services team on **03330 048 444** or email [customerservices@landhomefinance.com](mailto:customerservices@landhomefinance.com).

### We'll need the following:

- Certified copy of the death certificate.
- Certified copy of Grant of Probate, Grant of Representation or Letters of Administration. A certified copy of the Will may be considered.
- Proof of identity for each Executor. This could be a passport or driving licence.
- Proof of residency less than 3 months old for each executor. For example, a bank statement or utility bill or a driving licence if it hasn't already been used as proof of identity.
- If you've instructed a solicitor to act on your behalf we'll need a letter of authority from them to confirm this.

Certification of copy documents can be carried out by a Bank or Building Society official, Councillor, Minister of Religion, Dentist, Chartered Accountant, Solicitor or Notary, Teacher or Lecturer, Post Office official.

### The certified copy should include on the document:

- The statement 'Certified to be a true copy of the original seen by me'.
- Signature and date of when certified.
- Name printed under the signature.
- Occupation, address and telephone number.

Once we receive the correct documentation we'll update our records and confirm the next steps.

## How do I find out the balance on the mortgage?

We'll only be able to confirm the amount owed on the mortgage to the Executor or Administrator once we've received the required documents. We'll issue a probate statement when we've received the Death Certificate.

## Are there any costs or fees I need to be aware of?

Interest continues to be charged on the mortgage until it's fully repaid. We'll charge a Closing Administration Fee as detailed in the Tariff of Charges.

## How will payments be impacted?

Depending on the type of mortgage you have, you may be making or receiving regular or monthly payments. We'll tell you how these are impacted when you notify us of the death.

## Can I still make payments?

Depending on the type of mortgage you have, you may be able to make Optional Partial Repayments. Contact us if you'd like to do this.

## How is the mortgage repaid and what are the options?

We understand this may be a difficult time for you. For this reason, we allow up to 12 months to enable the estate to repay the mortgage. The property must be secure and insured during this time.

The mortgage is usually repaid from the sale of the property. However, the property doesn't have to be sold if the mortgage is repaid by other means. If you're selling the property, we ask to be notified of the details of the selling agents so we can keep in touch during the sale process.

Where Inheritance Protection has been taken out, the Estate will retain at least the protected percentage amount. Once the mortgage is repaid, our Legal Charge on the property is removed at the HM Land Registry.

## What happens after the 12 month repayment period?

Once 12 months have passed, we will write to formally request repayment under the mortgage terms and conditions. If this isn't possible, but you can demonstrate that you're taking active steps to repayment we may be able to extend the repayment period.

As a last resort, we may need to consider repossession of the property.

It's most important that you keep us informed of your progress throughout.

# Support and guidance

## For emotional support, you can contact:

### NHS Bereavement Support

Advice and support from the NHS for coping with bereavement, grief and the issues surrounding it.

**Website:**

[www.nhs.uk/mental-health/advice-for-life-situations-and-events/bereavement](http://www.nhs.uk/mental-health/advice-for-life-situations-and-events/bereavement)

### Cruse Bereavement Care

Support, counselling, education, advice and information after bereavement.

**Website:** [cruse.org.uk](http://cruse.org.uk)

**Call:** 0808 808 1677

## For practical advice and information, you can contact:

### The Citizens Advice Bureau

For practical help and legal matters and contacts for counselling help and support. Look in your local phone directory for your local office or visit

**Website:** [citizensadvice.org.uk](http://citizensadvice.org.uk)

### The General Register Office

**Address:** PO Box 2, Southport, PR8 2JD

**E-mail:** [certificate.services@gro.gsi.gov.uk](mailto:certificate.services@gro.gsi.gov.uk)

### Tell Us Once

This enables you to report a bereavement to most government organisations from one point.

**Website:**

[gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](http://gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

### Age UK

Age UK aims to improve later life for everyone through their information and advice, services and products.

**Freephone:** 0800 678 1602

**Website:** [www.ageuk.org.uk](http://www.ageuk.org.uk)

# Keeping in touch

We're here to help. If you have any questions, there are a number of ways you can get in touch.

## Write to us at:

Customer Services, Legal & General Home Finance,  
PO Box 17225, Solihull, B91 9US

## Call our Customer Services team on:

**03330 048 444**

Open 8.30am to 5.30pm Monday to Friday.

Call charges will vary. Calls may be monitored and recorded.

## Email us at:

**[customerservices@landghomefinance.com](mailto:customerservices@landghomefinance.com)**

If you're contacting us by email please remember not to send any personal, financial or banking information because email is not a secure method of communication.