

DGR Law News and Articles

Practical Advice after the Loss of a Loved One

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There are many matters of a personal, administrative and legal nature which require attention following the loss of a loved one. Some tasks can be difficult or upsetting; some time-consuming; others can be complex or legally challenging, particularly if you're not used to dealing with paperwork and finances. It is easy to feel overwhelmed or uncertain at an already very difficult time.

It is as important to ensure your personal needs are met as it is to put the deceased's affairs in order. At a time when adjustments are having to be made, ordinary tasks can be upsetting or unusually burdensome. Even when you have prepared for the inevitable, the reality may be harder than imagined. As well as assisting with the legalities, we can help you with notifying friends and family, arranging for some extra help around the home or even moving home.

If your financial circumstances have changed, we can assist with completion of the necessary forms if you are entitled to benefits or tax discounts. We can also liaise with the relevant agencies if you are having trouble making ends meet.

There are inevitably certain matters that need attention during the week following the death of a loved one and it can be hard to deal with these at a time when your emotions are still very raw. We can help you through the death registration formalities and can assist you with finding a local Funeral Director you feel comfortable with. There are many alternative funeral funding methods which will not leave you out-of-pocket and we can consider your entitlement to these.

Many authorities and institutions will need to be notified, from HM Revenue & Customs to the Passport Agency. We can ensure that all necessary parties are notified as quickly as possible to avoid further upset and can also contact the relevant organisations to prevent unwanted calls and mail being sent to the deceased.

It is not essential to instruct a Solicitor to deal with the deceased's affairs; this is particularly so when the Estate is small or uncomplicated. But where the prospect of dealing with the deceased's Estate seems daunting or complex, we can help you with the various stages of Administration, whether or not there is a Will.

The Pre-Grant stage begins with ensuring valuable property and items are secured and insured, as necessary, along with obtaining valuations of assets. We can arrange for valuable items to be identified and valued, as well as the removal and sale or storage of furniture and other household items or motor vehicles.

There will be forms to be completed whether or not you wish to apply for the Grant personally and regardless of whether Inheritance Tax is payable. We offer a set fee of £500 plus vat and Probate Registry charges for the preparation and submission of all forms necessary to obtain the Grant of Probate or Letters of Administration for small Estates where no Inheritance Tax is payable.

The final part of the Estate Administration deals with collecting in the assets, paying the debts and distributing the Estate to the Beneficiaries either in accordance with the terms of the Will or under intestacy law. If there is a property to sell, we can deal with the transaction on your behalf. We will also put in place any necessary Insurance Policies where there are missing or unknown creditors or beneficiaries of the Estate.

If you would like any further guidance, please contact Kathy Forbes-Taylor who is the Partner responsible for Property, Wills and Probate at DGR Law Solicitors, Marlborough on david@dgrlaw.co.uk or 01672-511797.