

Grant of Probate Checklist

Being designated as the Executor of an estate can feel like an overwhelming and complex responsibility. Use our checklist to help guide you through the necessary steps.

A Grant of Probate is a legal document that confirms the authority of the individuals named in a will (The Executors) to manage the assets and affairs of the deceased person as outlined in their will.

You can apply for Probate if you're named as an Executor in either the will or an update to it (known as a 'codicil').

Step 1. Reporting the death

Report the death to a doctor

In certain circumstances, the death will need to be reported to a coroner. If the death has been reported to the coroner, you cannot register until the coroner has completed the investigation. Once the inquest is over, you can get the final death certificate from your local [registrar](#).

Register the death within 5 days

Register the death to obtain the death certificate, a crucial document for estate administration tasks. You can obtain this certificate from the local [registrar](#). You may need to contact your [local register office](#) and register in person. You'll get a 'certificate for a burial' to give to the funeral director or an application for cremation which you need to complete and give to the crematorium.

Tell the Government about the death

After you have registered the death, the '[Tell Us Once](#)' service allows you to inform all the relevant government departments when someone dies.

Notify Home Insurers

Notify the insurers that the property is now unoccupied. It's important to note that most standard household properties will only cover a short unoccupied period, such as 30 days. So, it's important to ensure that you have the correct type of insurance, such as [Probate House Insurance](#).



The person who died will normally have told you if you're an executor.

TIP:

Determine whether you feel comfortable managing the probate process independently, or if seeking professional assistance would be of benefit to you.



When you register the death, a registrar should explain the '[Tell Us Once](#)' service.

TIP:

Locate the will. The person who died should have told the executors where to find it. This could be:

- at their house
- with a probate practitioner i.e. a solicitor

If the original will is lost, you may be able to apply for probate with form [PA13](#)



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Step 2. Arranging the Funeral

❑ Arrange the funeral

You should check if the person who died had made arrangements for their funeral – this could include prepaid funeral plans or life insurance. You can either [plan the funeral yourself](#) or [arrange it with a funeral director](#).



Make sure the deceased's home, valuable items and important documents are secured, along with the welfare of any pets.

Step 3. Organising finances

❑ Closing or changing the details of the person's financial accounts

After you use the 'Tell Us Once' service, you will need to close or change the details of the person's financial accounts, you'll need to contact organisations like:

- banks
- mortgage providers
- insurance providers
- companies that the person had contracts with, like utility companies, landlords or housing associations
- personal or workplace pension schemes, unless they're one of the public sector pension schemes that 'Tell Us Once' already contacts

❑ Find out if there's any Inheritance Tax to pay

You will need to value the Estate of the person who has died. You must do this before applying for probate (if you need it). You can use the [online checker tool](#) to find out if Inheritance Tax is due.

You need to complete 3 main tasks when you value the estate:

- **Identify the assets and debts** i.e. savings, investments, mortgages & loans.
- **Estimate the estate's value** This will affect how you report the value and the deadlines for reporting and paying any Inheritance Tax. Most estates are not taxed.
- **Report the value of the estate** – how you do this depends on whether you need to send full details of the estate and its value.

❑ If Inheritance Tax is due

If Inheritance Tax is due or full details are needed, you must report the value of the estate to HM Revenue and Customs (HMRC) by completing form [IHT400](#). You must submit the form within 12 months of the person dying.

Once you've sent your completed IHT400 form to HMRC, you need to wait for HMRC to send you a letter with a code before you apply for probate.

❑ Final Accounts

Include any documents showing how you distributed money, property or personal belongings from the estate, i.e:

- letters from HMRC confirming that you paid Inheritance Tax.
- receipts showing debts paid, for example, utility bills.
- receipts for your expenses from dealing with the estate.
- written confirmation that 'beneficiaries' (anyone who inherited) received their share of the estate.

❑ Keeping records

HMRC can request records up to 20 years after Inheritance Tax is paid, therefore you must retain the following:

- the will, copies of signed Inheritance Tax forms & supporting documents.
- records showing the valuation of assets in the estate.
- documents showing unused Inheritance Tax threshold that can be transferred to a surviving spouse or civil partner
- final accounts



'Estate' refers to the Money, Property and Possessions of a person who has died.



You can hire a professional (i.e. a solicitor) to help with some, or all, of the tasks involved in valuing an estate.



TIP:

You may also need to:

- update property records, if the person owned land or property
- contact DVLA, if the person owned a vehicle and you sell it or keep it and tax it in your own name
- contact HMRC, if the person owed business taxes like VAT
- contact the Student Loans Company (SLC), if the person had a student loan



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Step 4. Applying for Probate

❑ Check if probate is needed

Contact the financial organisations the person who died used (for example, their bank and mortgage company) to find out if you'll need probate to get access to their assets. Every organisation has its own rules.

❑ Check if you can apply for probate

Only certain people can apply for probate. Who can apply depends on whether or not there's a will. **If there is a will**, executors named in it can apply. If there's **not a will**, the closest living relative can apply. If there's more than one executor, you do not want to be an executor or if an executor is unable to apply, you'll find more information [here](#) on the Gov website.

❑ Apply for Probate

You can [apply for probate](#) yourself [online](#) or by post. This can be cheaper than paying a probate practitioner (such as a solicitor) to apply for you. You must have estimated the value of the estate to find out if there's Inheritance Tax to pay before you can apply for probate.

❑ After you've applied for Probate

Your application will be reviewed by the Probate Service. [You can track the progress of your probate application online.](#)

Once your application has been approved, the will and any additions to it ('codicils') will be kept by the probate registry and become a public record. If you sent in the death certificate, it will be returned to you. You'll usually get probate within 16 weeks of submitting your application. It can take longer if you need to provide additional information.

Once you have the grant of probate (or letters of administration) you can start dealing with the estate. Send copies of the probate document to organisations that hold the assets of the person who died, for example, their bank.

Step 5. Dealing with the Estate

❑ Deal with the Estate

When [dealing with the estate](#), as a personal representative (an executor or administrator) you're legally responsible for the money, property and possessions of the person who died. Some assets you will only be able to deal with once you have applied for probate.

During the administration period you may have to:

- pay any debts left by the person who died
- sell assets such as properties or shares
- pay Income Tax on things like rental income from property, profits from a business or interest from investments
- pay Capital Gains Tax on profits from selling shares, investments or property
- report the estate value, income and tax liability to HM Revenue and Customs



TIP:

You must update property records when someone dies. How you do this depends on whether they were the [sole](#) or [joint](#) owner. If you are unsure, you can [check the property records](#).

Find out more [here](#).



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