

## **Bereavement Guide**

*We're here to help at this difficult time*

## About this guide

We understand that losing someone close to you is an emotional time and can be overwhelming.

Not only do you have to deal with your loss, but it's also necessary to take care of practical matters and it can be difficult to know where to start.

We've produced this guide to explain the steps you'll need to take to sort out any loans held with us and hopefully answer any immediate questions you may have.

Above all please remember that we're here to help.

- ❖ You can call our dedicated Specialist Support team on **08000851605** (lines are open Monday to Friday 9am to 5pm).
- ❖ You can write to us at: Specialist Support, Volvo Car Financial Services UK Ltd, 86 Station Road, Redhill, Surrey, RH1 1SR.
- ❖ You can email us at: [sst@vcfsuk.co.uk](mailto:sst@vcfsuk.co.uk)

## What to do first

There are a few things you'll need to do before getting in touch with us.

Register the death	You can choose to register the death online via the government website or at your local Register office. Once registered, you'll be provided with a death certificate. It may be wise to obtain extra copies.
Find out if there is a will	If there's a will, try and obtain a copy as it will name the executor(s). If there's not a will, the next of kin usually becomes the administrator of any estate left behind. An estate consists of possessions, money, investments, or property.
Find out whether probate or confirmation is needed	<p>'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland.</p> <ul style="list-style-type: none"> <li>➤ If there is a Will, you'll need to apply for a 'grant of probate'.</li> <li>➤ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'.</li> <li>➤ In Scotland, both of the above are called a 'certificate of confirmation'.</li> <li>➤ We use 'grant of representation' as a generic term to cover all of the above.</li> </ul> <p>For more information visit the relevant government websites for <a href="#">England and Wales</a>, <a href="#">Scotland</a> and <a href="#">Northern Ireland</a>.</p>

## Getting in touch and what you'll need

You can call us, notify us online or write to us to notify us of a death. Here is a summary of what you'll need.

Proof of death	Usually in the form of a death certificate. The original copy, a certified copy or a clear photograph is acceptable. In the absence of a death certificate an interim death certificate is acceptable.
Proof of your identity	Usually in the form of a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving license.
Proof of authority to act	Usually in the form of the grant of representation or will. If you don't currently have either of these documents, we can still help you.

## What happens next

Once you have provided us with the relevant documents, we will advise you what options are available, which will largely depend on what type of loan the deceased had.

### Secured loan

Conditional Sale and secured Personal Contract Purchase products fall under this category.

#### Pay off the loan

It's sometimes possible to pay off the loan using the proceeds of the estate or an insurance policy.

Breathing space can be granted for a period while this is in process.

#### Return the vehicle

Alternatively, if there is no use for the vehicle it can be returned to us (the finance company).

### Unsecured Loan

Personal loan and unsecured Personal Contract Purchase products fall under this category.

#### Pay off the loan

The debt remains the responsibility of the deceased's estate.

It may be possible to pay off the loan using proceeds from the estate (including insurance payouts and property).

The executor of the estate should inform us when the estate will be able to settle the outstanding balance. Breathing space can be granted while this is in process.

## Here to help

### Useful contacts for information and advice

Please note: Volvo Car Financial Services is not responsible for the content or accuracy of external websites.

#### **Tell Us Once Service**

Tell Us Once - GOV.UK ([www.gov.uk](http://www.gov.uk))

This government service allows you to report a death to most of its organisations in one go, including HM Revenue and Customs (HMRC), Department for Work and Pensions (DWP), Driver and Vehicle Licensing Agency (DVLA), the Passport office and more.

#### **Death Notification Service**

The Death Notification Service

This is a free service which allows you to notify other banks and insurance companies of a death at the same time.

#### **Registering the death**

The General Register Office is the government agency responsible for recording deaths.

England & Wales, visit: General Register Office - GOV.UK ([www.gov.uk](http://www.gov.uk)) or 0300 123 1837

Scotland, visit: National Records of Scotland ([nrscotland.gov.uk](http://nrscotland.gov.uk)) or 0131 202 0451

Northern Ireland, visit: General Register Office for NI - GOV.UK ([www.nidirect.gov.uk](http://www.nidirect.gov.uk))

#### **Managing the estate**

You may need to apply for probate depending on the size of the estate. Find out more information on what probate is, when it's needed, how to apply for it and more.

England & Wales, visit: Applying for probate - GOV.UK ([www.gov.uk](http://www.gov.uk))

Scotland, visit: Dealing With a Deceased's Estate in Scotland ([scotcourts.gov.uk](http://scotcourts.gov.uk))

Northern Ireland, visit: Apply for probate - ([www.nidirect.gov.uk](http://www.nidirect.gov.uk))

#### **HM Revenue and Customs (HMRC)**

Bereavement guide - HMRC ([hmrc.gov.uk](http://hmrc.gov.uk))

This government agency gives practical advice on managing an estate with matters such as tax, trusts, benefits and more. They have a dedicated Bereavement Helpline on 0300 322 9620.

#### **Limiting mail**

The Bereavement Register

Receiving unwanted marketing post can bring with it painful daily reminders. This Bereavement Register is a free service that can help reduce the amount of direct mail being sent to the deceased's address.

## Useful contacts for financial and emotional support and advice

Please note: Volvo Car Financial Services is not responsible for the content or accuracy of external websites.

### **Age UK**

[ageuk.org.uk](http://ageuk.org.uk)

Age UK are the largest charity working for older people in the UK.

### **Citizens Advice**

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

Citizens Advice offers free, impartial, and confidential advice on your rights and responsibilities.

### **Child Bereavement**

[childbereavementuk.org](http://childbereavementuk.org)

Child Bereavement UK helps children, young people, parents, and families rebuild their lives when a child grieves or when a child passed away.

### **Cruse Bereavement Support**

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

This site gives guidance specifically on dealing with probate and inheritance tax. Cruse Bereavement Support offers help, counselling, advice, and information after bereavement.

### **NHS Grief and Bereavement support**

Help with grief - NHS ([www.nhs.uk](http://www.nhs.uk))

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made. The NHS offers information on symptoms of bereavement, grief and loss and provides

practical advice on coping with grief.

### **The Samaritans**

[samaritans.org/](http://samaritans.org/)

This service can help reduce the amount of direct mail being sent to the deceased's address. The Samaritans is a free, confidential service offering support for any type of emotional trouble.

### **Suicide Support**

[mind.org.uk](http://mind.org.uk)

This site can help you to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline 0808 808 1677 from Monday to Friday, 9.30am to 5pm. MIND offers help and support to those affected by suicide which can otherwise prove to be particularly complex to try and navigate on your own.

### **Money Helper**

[moneyhelper.org.uk/en](http://moneyhelper.org.uk/en)

Money Helper gives free, confidential advice on money and debt related matters.

### **Widowed and Young**

[widowedandyoung.org.uk/](http://widowedandyoung.org.uk/)

Widowed and Young (WAY) is a UK charity offering a support network to anyone who's lost a partner, married or not, across the UK.

## Glossary of terms

### **Beneficiary**

A person who inherits part or all of the estate.

### **Bereavement Instructions**

A form we give you that tells us how to handle the deceased's accounts.

### **Certified copy**

A copy of the original document that has been signed and verified by a solicitor.

### **Certificate of confirmation**

A document giving the authority to administer an estate in Scotland.

### **Companies House**

Companies House is the United Kingdom's registrar of companies and is an executive agency and trading fund of the UK government.

### **Customer representative**

A generic term for someone who is administering the estate.

### **Death certificate**

The legal document issued by the registry office after a death has been registered.

### **Estate**

All assets belonging to the deceased.

### **Executor**

A person appointed by a will to administer the estate.

### **Grant of letters of administration**

A document giving the authority to administer an estate where there is no will.

### **Grant of probate**

A document giving the authority to administer an estate in accordance with the will.

### **Grant of representation**

A collective term for both the grant of probate and the grant of letters of administration.

### **Intestacy rules**

Rules stating how the deceased's estate should be shared where there is no will.

### **Probate**

The right to manage the affairs of the deceased (in England, Wales and Northern Ireland).

### **Trustee**

The legal owner of a trust responsible for its administration.

### **Will**

The official document detailing the wishes of a person upon their death.