

- NHS Equipment services eg wheelchairs, hearing aids etc
- Cancel membership subscriptions of any clubs, trade unions, associations
- Sports clubs / season tickets
- Any social groups the deceased may have belonged to
- Creditors - anyone to whom the deceased owed money
- Debtors - anyone who owed the deceased money

How to deal with the estate of a person who has died:

Dealing with the estate of a person who has died may seem like a very daunting task but it may be more straightforward than you imagined. Although there may seem like a lot of information to take in this guide will help you to decide what needs to be done. You do not always need probate to be able to deal with the estate.

If the deceased has made a will, contact the person named as the executor (if this isn't you) to enable them to start the process of applying for probate if required. When a person dies without leaving a valid will, their estate can be shared out according to certain rules called the rules of intestacy, in this case an administrator may need to be appointed, although this can be done by anyone it may be easier to appoint a specialist probate company in this instance, while this can be expensive their expertise of dealing with larger estates may be invaluable. An administrator is someone who is responsible for dealing with an estate under certain circumstances, for example, if there is no will or the named executors aren't willing to act. An administrator has to apply for letters of administration before they can deal with an estate. Although there are some exceptions, it is usually against the law for you to start sharing out the estate or to get money from the estate, until you have probate or letters of administration.

The estate may be made up of:

- money, both cash and money in a bank or building society account. This could include money paid out on a life insurance policy
- money owed to the person who has died
- shares
- property, for example, their home
- personal possessions, for example, their car or jewellery.

The executor or administrator takes responsibility for dealing with all of the estate. This may involve:

- finding all the financial documentation belonging to the person who died
- sending a copy of the death certificate to the organisations that hold the money of the person who has died. Ask them for confirmation of the value of the money held at the date of death and the amount of income received during the last tax year up to the date of death. Also ask them to freeze the bank accounts so no one can take money out without the correct legal authority
- opening a bank account on behalf of the estate
- finding out details of money owed to the estate and finding out details of money owed by the person who has died