

HOW WE CAN SUPPORT YOU

A bereavement guide



HOW WE CAN HELP YOU

We understand that dealing with the finances of someone who has died can be overwhelming. That is why we make it a priority to provide extra support to those affected at this time.

We are here to talk things through and make everything as simple and straightforward as possible for you. We have included some useful information in this leaflet that you might like to keep and refer back to. And you can also find our full contact details should you need them.

However, to get things underway, we will need your help. Over the following pages we have provided details of what you need to do and what happens next.

For current accounts and savings accounts

What you need to do

Please provide us with an official copy of the Death Certificate issued by the registrar when you notified the death (interim Death Certificates issued by the Coroner / Procurator Fiscal in Scotland are also accepted). You can post this to us at: **Bereavement Support, Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4TG** or visit your local Virgin Money Store.

What happens next?

For sole accounts held by the deceased, we will confirm all of the information provided in a letter and let you know if we need anything else. How we proceed depends on a number of things including the total balances held by the deceased with us, so this letter will confirm how much the late account holder held with us and what this means.

As a guide, the following information will be required before we can release funds from a sole account in the name of the deceased.

- > For total balances under £500 we require completion of our Registration of Executor(s) / Administrator(s) Form.
- > For total balances of £500 or more but below £25,000 we require completion of our Registration of Executor(s) / Administrator(s) Form. However, this form needs to be signed and the 'statutory declaration' administered by a Solicitor / Commissioner for oaths.
- > For balances of £25,000 or more we require a Grant of Probate / Letters of Administration ('Confirmation' in Scotland) and our letter will explain what you need to do to get this.

Help with funeral costs and inheritance tax

When someone dies, it can take a little time to arrange their affairs. Meanwhile, there may be some costs to deal with, like the funeral bill or inheritance tax.

We can pay these bills from the late account holder's account(s), as long as we have signed written authority from the executors or administrators (the persons who will be responsible for dealing with the estate).

We would also need to receive the funeral invoice so we can pay the funeral directors directly and a completed HMRC form (IHT421 or IHT423 'Probate Summary') for the inheritance tax amount.

Please call us on **0345 600 7301*** if you would like more information about this.

For credit cards

What you need to do

Please call our specialist team on **0800 012 1251[†]** and let us know the date of the death. Lines are open 8am to 9pm Mon-Fri and 8am to 1pm Sat. Before we can update the account, we need an official copy of the Death Certificate issued by the Registrar when you notified the death (interim Death Certificates issued by the Coroner / Procurator Fiscal in Scotland are also accepted). Please send this to us at: **Virgin Credit Cards, PO Box 10234, Wigston LE18 9FA.**

We will send all original documents and/or certified copies back to you by recorded delivery.

What happens next?

We will arrange for the card to be cancelled and will explain the next steps when you call. These will depend on whether there is an outstanding balance on the account.

For investments and pensions

What you need to do

Please provide us with an official copy of the Death Certificate issued by the registrar when you notified the death. You can post this to us at: **Freepost, Virgin Money, PO Box 9522, Chelmsford CM99 2AB.**

What happens next?

We will get in touch to discuss any further information, documentation or claim forms we may need. This will also include a request for proof of eligibility to make the claim.

For mortgages

What you need to do

Please provide us with an official copy of the Death Certificate issued by the Registrar when you notified the death (interim Death Certificates issued by the Coroner / Procurator Fiscal in Scotland are also accepted), the name, address and contact number of the Executor or Administrator (if sole named mortgage account) along with the mortgage account number. You can post this to us at: **Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4TG** or visit your local Virgin Money Store.

What happens next?

Our other requirements will depend on the circumstances. We will get in touch to explain any next steps required.

For life insurance

What you need to do

The life insurance provider will differ depending on when the policy was taken out, and the first step will be to contact the correct provider. This may not be clear from your documentation as the products were sold under the Virgin Money brand.

- > Policies purchased prior to December 2005 were underwritten by Windsor Life who can be contacted on **0800 073 1777**[†]. Lines are open 8.30am to 5.30pm Mon-Fri.
- > Policies purchased between December 2005 and September 2009 were underwritten by Scottish Widows who can be contacted on **0345 601 4179**^{*}. Lines are open 8am to 6pm Mon-Fri 9am to 2.30pm Sat.
- > Policies purchased after September 2009 are underwritten by Friends Life (previously Friends Provident) who can be contacted on **0345 600 3122**^{*}. Lines are open 9am to 5pm Mon-Fri.

Our partners will then confirm the next steps to you, and the correct address to send the Death Certificate to.

What happens next?

There are two possible scenarios which may affect you:

- > If the life insurance policy is assigned to a Virgin Money mortgage we will make a claim and use any funds received to repay or reduce the amount owing.
- > If life insurance policy is not assigned to a Virgin Money mortgage you will need to contact the relevant insurance provider for information on making a claim.

The insurance providers detailed above will advise you on any further documentation and next steps depending on your individual circumstances.

All other insurance policies can be cancelled by calling the general enquiries number on your relevant documentation.

Legal documents

For something as important as handling the financial affairs and estate of another person, there is a comprehensive legal process to make sure it is done correctly. This means there are legal forms and processes that may need to be completed before you can organise the deceased's affairs.

The Citizens Advice Bureau has a clear and helpful website at **adviceguide.org.uk** with lots of useful scenarios and information – click on 'Relationships' and 'Death and wills'. Or visit your local Virgin Money Store to discuss your individual circumstances.

You can also find full details of the different types of legal documents, when they are needed, and how to apply for them at **justice.gov.uk/courts/probate**

If you have any specific questions, the HMRC Probate and Inheritance Tax helpline is also very knowledgeable – you can reach them on **0300 123 1072**.* Lines are open 9am to 5pm Mon-Fri.

How to get in touch with us

You can call us

It is more straightforward for you to call the department that looks after the type of account you would like help with. You may be asked to confirm some details about the late account holder – their full name, address, date of birth and account number(s). If at any time you find discussing these details distressing, please say – we will happily arrange a convenient time to call you back.

- > For **savings** call **0345 600 7301***.
Lines are open 8am to 8pm Mon-Fri, 8am to 4pm Sat and 10am to 3pm Sun.
- > For **current accounts** call **0345 600 6103***.
Lines are open 8am to 8pm Mon-Fri, 8am to 4pm Sat and 10am to 3pm Sun.
- > For **mortgages** call **0345 602 8301***.
Lines are open 8am to 8pm Mon-Fri and 9am to 1pm Sat.
- > For **pensions** call **0345 610 2030***.
Lines are open 8am to 9pm Mon-Fri and 9am to 6pm Sat.
- > For **credit cards** call **0800 012 1251**†.
Lines are open 8am to 9pm Mon-Fri and 8am to 1pm Sat.

You can visit us

Sometimes it can be easier to talk to someone face-to-face. You can find your nearest Virgin Money Store at **virginmoney.com**

Choose our 'Store Finder' tool and pick your region on the map or type in your postcode. Then once you have found a suitable Store, we can arrange somewhere private to talk to help make things easier.

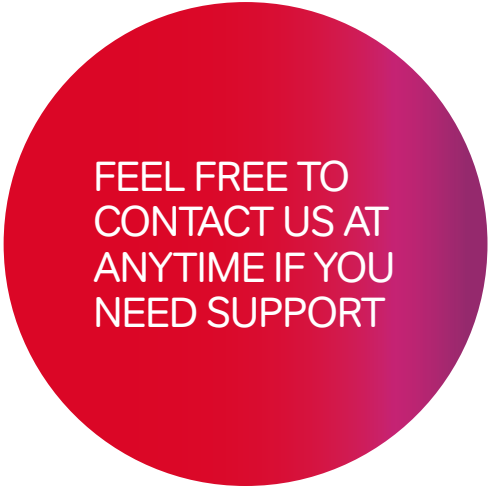
Other support and advice

There are many organisations on hand to support you. Your nearest GP surgery and hospital will have information about local groups offering practical information and advice following bereavement.

This will include places that can help you understand, apply for, and complete legal documents and forms. They can also point you in the right direction of groups and organisations to help cope with different stages of bereavement.

There is also lots of advice and support available through:

- > The Citizen's Advice Bureau
adviceguide.org.uk
- > Cruse bereavement counselling
cruse.org.uk
- > 'Births, deaths, marriages and care'
gov.uk
- > The 'Bereavement Guide'
hmrc.gov.uk
- > Age UK
ageuk.org.uk



FEEL FREE TO
CONTACT US AT
ANYTIME IF YOU
NEED SUPPORT

LEGAL TERMS AND PHRASES EXPLAINED

Term	Explanation
Administrator	The person appointed to administer an estate where there is no valid Will or where the executor is either unable or unwilling to act.
Asset	Any property, money or possessions that belonged to the deceased.
Beneficiary	The person who is entitled to receive funds or property from a Will or intestacy.
Confirmation of the estate	In Scotland, this is the legal document from the courts giving the executor(s) authority to receive any money or other property belonging to a deceased person from the holder (such as the bank), and to administer and distribute it according to Scottish law. It is equivalent to the grant of probate obtained in England and Wales.
Death Certificate	The legal document issued by the registrar when a person dies. It is a copy of the entry in the death register.
Estate	The total value of everything owned by an individual at date of death i.e. money, property and possessions.
Executor	The person(s) named in the Will, who is to carry out the wishes contained in that Will.
Grant of Letters of Administration	If a valid Will doesn't exist, this document authorises the person(s) dealing with the estate (the administrator(s)) to deal with the deceased person's property and financial affairs.

Term	Explanation
Grant of Probate	When there is a Will, this document authorises the person(s) dealing with the estate (the executor(s)) to deal with the deceased person's estate and fulfil the terms of the Will.
Grant of Representation	This is the general term that refers to the document issued by the Probate Registry, either a Grant of Letters of Administration or Grant of Probate.
Inheritance Tax	The tax that must be paid from the estate of a deceased person, when the value of the estate exceeds a certain amount.
Intestacy	This term is used when a person dies without having made a valid Will.
Intestate	A person who dies without having made a legal Will.
Letters of Administration	If the deceased died 'intestate' i.e. leaving no Will, or if the Will is invalid for any reason, the grant of probate is called 'letters of administration'.
Personal representative	The person responsible for dealing with the estate of a person who has died, i.e. either the executor or the administrator.
Probate	Probate is an official document stating that the Will is genuine. It authorises the executor to distribute the funds as specified in the Will.
Probate Registry	The public body responsible for issuing grants of representation (grant of probate and letters of administration).
Will	A legal document that states your wishes about what you want to happen to your assets when you die.

The information in this leaflet is of a general nature and relates to England and Wales and includes some of the differences that apply in Scotland. As such, it should not be considered as a substitute for advice covering a specific situation.

*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

† Calls are charged at your service provider's prevailing rate and may be monitored and recorded.

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