PART 2

Just in Case

The guide

How to prepare your document - and what to do when it's needed

EDITION: POLISH, LIVING IN THE UK

This document never asks for passwords, PINs or codes. You only record WHERE they are kept.

How to use it

1. **Fill in the form**

   You don't have to do it all at once. Start with 'Start here', then fill in one section at a time. An empty field is better than a guess.

2. **Leave secrets out**

   Passwords, PINs and recovery phrases never go in the document. Keep them separately - a sealed envelope, a safe or a password manager - and record here only where they are.

3. **Print it and file it**

   Put the printout in a folder with your most important documents. Dividers in the same order as the form help a lot.

4. **Tell two people**

   The document only helps if someone knows it exists and where it is.

5. **Review it once a year**

   And after any big change: marriage, a baby, a move, a new job, a new bank. Note the date in the review log.

To the person reading this

If you're reading this guide because something has happened - I'm sorry you're going through this.

You don't have to deal with everything today. Most things can wait a few days, and some can wait months.

Start with the 'Start here' page of the form. It has what's urgent: who needs looking after and who to call.

At the back of this guide are checklists - step by step, what to do if I'm in hospital, and what to do after a death. Tick things off as you go.

Ask for help. The people listed in the form know you might call.

Signature

Contents

SECTION 01

Start here

WHY IT MATTERS

> In a crisis nobody reads 30 pages. This one page should be enough for the first day.

TIPS

- List people who will pick up at any hour - not only close family.
- Fill this page in last, once the rest of the document is done.

SECTION 02

About this document

WHY IT MATTERS

> A document nobody knows about can't help. It also needs to be up to date.

TIPS

- Review it once a year (e.g. on your birthday or in January) and after any big change: marriage, a baby, moving house, a new job, a new bank.
- Tell at least two trusted people where the original is kept.
- Don't keep the only copy somewhere nobody else can open (e.g. a safe-deposit box in your sole name).

SECTION 03

03

Personal details & ID

WHY IT MATTERS

> These numbers are asked for by almost every office, bank and insurer - after a death and during illness.

TIPS

- UK — Your NI number is on your payslip, P60, or in the HMRC app.
- PL — Record only where your ID card and passport are kept - you don't need to copy document numbers.
- PL·UK — EUSS status is now digital only (eVisa). Your family can't generate a share code without access to your UKVI account - record where the sign-in details are.
- PL·UK — If you married or your children were born in the UK, Polish offices and banks will require the certificates to be transcribed into Polish registers (transkrypcja). It's worth doing in advance.

SECTION 04

Key contacts

WHY IT MATTERS

> Your family probably doesn't know your accountant or the neighbour who has a key.

TIPS

- Ask people before naming them as executor or guardian - and tell them where this document is.

PL·UK For family in Poland, note who speaks English - they can help with UK offices.

SECTION 05

Medical

WHY IT MATTERS

> In hospital, minutes count. A list of medication and allergies can save a life, and clear wishes spare your family hard decisions.

TIPS

UK Your NHS number is in the NHS App or on letters from your GP.

UK Across the UK, organ donation is opt-out. If you feel differently, record it on the NHS Organ Donor Register and tell your family.

PL Poland uses presumed consent. An objection is recorded in the Central Register of Objections. Doctors also ask the family about your wishes - tell them.

PL In IKP (pacjent.gov.pl) you can authorise family members to receive health information and medical records.

UK Without a Health & Welfare LPA, your family has no legal right to make medical decisions for you.

SECTION 06

06

Children

WHY IT MATTERS

> Whoever suddenly cares for your children needs to know not only where the passport is, but how they fall asleep and what scares them.

TIPS

- UK — In England and Wales, you appoint a legal guardian in your will. Without one, a court decides.
- PL — A Polish family court will generally appoint the person a parent named - in a will or a signed document.
- PL·UK — If your child was born in the UK, a Polish PESEL and passport require a transcription of the birth certificate.
- PL·UK — Write down whether you want your child to keep speaking Polish and stay in touch with family in Poland.
- Schools only release children to authorised people - add emergency carers to the school's list now.
- UK — A parenting plan agreed with the other parent isn't legally binding, but it helps avoid court. In England and Wales you usually need a mediation information meeting (MIAM) before applying to the family court.
- UK — Taking a child abroad needs the consent of everyone with parental responsibility, or the court. Without it, the trip can count as child abduction.
- UK — If you die, a surviving parent with parental responsibility usually takes over - a guardian named in your will normally only acts when there's no such parent (with exceptions, e.g. if a court order said the child lives with you).

- PL — In a Polish divorce the court takes into account the parents' agreement on parental authority and contact (a parenting plan). It's worth preparing it with a mediator.
- PL — In Poland, a child's passport needs the consent of both parents with parental authority, or a court decision.
- PL — If maintenance isn't paid and enforcement by a bailiff fails, you can apply for payments from the Polish Maintenance Fund (Fundusz Alimentacyjny).
- PL·UK — Moving with a child to Poland (or from Poland to the UK) without the other parent's or a court's consent can be treated as abduction under the Hague Convention.
- Keep copies of every arrangement in one place and record in the form where they are - an emergency carer will need them too.

SECTION 07

Legal

WHY IT MATTERS

> Without a will, your estate is divided by law - often not the way you'd want.

TIPS

- UK — An unmarried partner inherits nothing under intestacy rules - however long you've been together.
- PL — In Poland, an unmarried partner doesn't inherit by law. A will is needed to provide for them.
- UK — In England and Wales, getting married revokes an existing will. Write a new one after the wedding.

UK An LPA must be registered with the Office of the Public Guardian before it's needed - registration takes months.

PL A notarial will is harder to challenge and can't get lost - the original stays with the notary.

PL·UK Assets in both countries? Ask a lawyer about choosing which country's law applies in your will. Poland applies the EU Succession Regulation; the UK doesn't.

SECTION 08

Bank accounts

WHY IT MATTERS

> Families often don't know which banks you use - money in forgotten accounts can sit unclaimed for years.

TIPS

- The last 4 digits of the account number are enough. Never write full card numbers or PINs.

PL A 'dyspozycja wkładem na wypadek śmierci' lets named people receive money from the account without waiting for probate (up to a statutory limit). Set it up in the bank's app or branch.

PL A Polish bank can pay funeral costs from the deceased's account on presentation of invoices.

UK A joint account usually passes straight to the other holder. An account in your sole name is frozen until probate.

UK Your family can notify many banks at once through the Death Notification Service.

SECTION 09

Savings & investments

WHY IT MATTERS

> Savings spread across providers are easy to miss.

TIPS

UK — Lost accounts and Premium Bonds can be traced through My Lost Account and NS&I.

PL — Polish treasury bonds are held via PKO BP - note it if you have them.

SECTION 10

Pensions

WHY IT MATTERS

> Some pension savings can pass to your loved ones - but only if someone knows about them and claims.

TIPS

UK — Submit an expression of wish to every pension provider. The provider decides who gets the money, and the form tells them your wishes.

UK — Lost workplace pensions can be found through the Pension Tracing Service on gov.uk.

PL — In Polish OFE, PPK, IKE and IKZE you can name beneficiaries. Without them the money goes into the estate.

PL·UK — Work periods in Poland and the UK can count towards each other's pensions. Record your years in both.

SECTION 11

Insurance

WHY IT MATTERS

> Workplace death-in-service cover is often forgotten - and can be worth several times your salary.

TIPS

UK — A life policy written in trust pays out quickly without waiting for probate, and usually falls outside inheritance tax.

PL — Check and update the beneficiaries on every policy - especially after marriage, divorce or a birth.

SECTION 12

Debts & liabilities

WHY IT MATTERS

> Your family needs to know about debts to handle your estate properly.

TIPS

PL — Heirs have 6 months to accept or reject an inheritance. If they do nothing, they accept it with limited liability - debts are only paid up to the value of the estate.

UK — Debts are paid from the estate. Family aren't personally liable unless the debt was joint or they were a guarantor.

UK — Student loans (Student Loans Company) are written off on death.

SECTION 13

Regular payments & subscriptions

WHY IT MATTERS

> Card-paid subscriptions keep charging for months until someone stops them.

TIPS

- Don't cancel my phone number straight away - it's needed for SMS codes to access banks and other accounts.
- Go through 3 months of bank statements - it's the easiest way to find every subscription.

SECTION 14

Work, income & tax

WHY IT MATTERS

> After a death, a final tax return may be needed and final pay and benefits must be claimed.

TIPS

PL The family of a deceased employee in Poland may be entitled to a death severance payment (odprawa pośmiertna).

UK Ask the employer about final pay, unused holiday and death in service.

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SECTION 15

Business

WHY IT MATTERS

> A business without its owner loses clients quickly - and invoices and tax deadlines don't wait.

TIPS

- PL — For a JDG, appoint a succession manager in CEIDG. Without one, the firm's tax ID, employment contracts and licences lapse on death, and the business effectively stops.
- UK — As a sole trader, the business is you - it ends with you. In a Ltd, check who can sign if you're the only director.

SECTION 16

Home & household

WHY IT MATTERS

> An empty home is a risk: leaks, break-ins, unpaid bills.

TIPS

- UK — Tell the home insurer if the property will be empty for more than 30 days - otherwise the cover may lapse.
- UK — An empty home is usually exempt from Council Tax until probate - tell the council.

SECTION 17

Property

WHY IT MATTERS

> Property is usually the biggest part of an estate - and the most paperwork.

TIPS

UK — Check whether a jointly owned home is a joint tenancy (passes automatically to the other owner) or tenants in common (your share passes under your will).

PL — With the land register number, anyone can check the property's legal status at ekw.ms.gov.pl.

SECTION 18

Vehicles

WHY IT MATTERS

> A car on finance has its own rules - it can't always simply be sold.

TIPS

UK — Car insurance stops on the policyholder's death - nobody should drive the car until it's re-insured.

PL — In Poland, compulsory third-party (OC) insurance passes to the heirs until the end of the term.

SECTION 19

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Digital life

WHY IT MATTERS

> Without access to your phone, your family can't receive SMS codes or get into your bank, email or photos.

TIPS

- Write your phone PIN on paper, seal it in an envelope and keep it with your documents. In this document, only record where the envelope is.
- Password managers (1Password, Bitwarden) offer emergency access - a trusted person can request access, and you get time to refuse.
- Apple Legacy Contact and Google Inactive Account Manager take minutes to set up. Without them, recovering photos can be impossible.

SECTION 20

Crypto

WHY IT MATTERS

> Crypto without the recovery phrase is lost forever - there's no bank to get it back from.

TIPS

- Leave step-by-step instructions for a non-technical person, stored with the phrase in a sealed envelope or safe.
- Funds on an exchange (e.g. Coinbase, Kraken, Revolut) are claimed through the exchange's bereavement process.

SECTION 21

Pets

WHY IT MATTERS

> Your pet can't tell anyone what it eats, what medication it needs or what frightens it.

TIPS

UK — Update the microchip database after rehoming - in the UK this is a legal requirement for dogs and cats.

SECTION 22

Where my documents are

WHY IT MATTERS

> The most common family problem: 'I know it's somewhere.' One list solves it for good.

TIPS

- Keep everything in one binder with dividers, in the same order as this document.
- A fireproof box is inexpensive and protects against the most common risks at home.

SECTION 23

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My wishes

WHY IT MATTERS

> A grieving family has to make dozens of decisions in days. Your wishes take that weight off them.

TIPS

- PL·UK — Repatriation to Poland is arranged by specialist funeral directors, and the Polish consulate helps with documents. Cremation in the UK and transporting the urn is usually simpler and cheaper.
- PL — A funeral grant from ZUS or KRUS goes to whoever paid for the funeral - claim within 12 months.
- UK — UK funeral plans have been FCA-regulated since 2022 - check your provider is on the register.

Tick off each step. Not everything applies to every situation - skip what doesn't fit.

If I can't act for myself (hospital, illness)

- [ ] 1 Look after children, dependants and pets - see the 'Start here' page.
- [ ] 2 Give the hospital the medication and allergy list from the 'Medical' section.
- [ ] 3 Only attorneys under a registered LPA can manage finances or health decisions. Without one, the family must apply to the Court of Protection, which takes months.
- [ ] 4 Polish banks and offices only deal with an authorised representative. Without a power of attorney, the family may need court proceedings.
- [ ] 5 Tell my employer. Ask about sick pay and benefits.
- [ ] 6 Keep essential bills paid: rent / mortgage, utilities, insurance.

NOTES

After a death - in the UK

- [ ] 1 Get the medical certificate of cause of death (MCCD). Sometimes a coroner is involved.
- [ ] 2 Register the death with the registrar within 5 days (8 in Scotland). Ask about Tell Us Once - it notifies most government offices at once.
- [ ] 3 Order several copies of the death certificate - banks and insurers will need them.
- [ ] 4 Find the will and contact the executor.
- [ ] 5 Arrange the funeral. Check for a prepaid funeral plan.
- [ ] 6 Notify banks - e.g. through the Death Notification Service.
- [ ] 7 Apply for probate if needed (confirmation in Scotland).
- [ ] 8 Claim life insurance, death in service and pensions. A spouse or civil partner may get Bereavement Support Payment.
- [ ] 9 Secure the home: tell the insurer, redirect post (Royal Mail), sign up to the Bereavement Register.
- [ ] 10 Don't cancel the phone number yet - it's needed for SMS codes.

NOTES

Cross-border matters (Poland & UK)

- [ ] 1 A death in the UK is registered in the UK. For matters in Poland, the UK death certificate must be transcribed at any Polish civil registry or via the consulate.
- [ ] 2 The Polish consulate helps with documents and repatriation to Poland.
- [ ] 3 Assets in Poland (accounts, a flat) need a Polish succession procedure - at a notary or court.
- [ ] 4 Polish accounts: the bank pays named beneficiaries once shown the (transcribed) death certificate.
- [ ] 5 Pensions and benefits from each country are claimed separately - with ZUS and the DWP.

NOTES

Useful websites

Official sources. Check the addresses before use - offices sometimes change them.

gov.uk/after-a-death
What to do after someone dies - UK government guide

gov.uk/tell-us-once
Tell Us Once - notify many offices at once

gov.uk/applying-for-probate
Probate (England & Wales)

gov.uk/power-of-attorney
Lasting Power of Attorney

gov.uk/find-pension-contact-details
Pension Tracing Service

deathnotificationservice.co.uk
Death Notification Service - notify banks

mylostaccount.org.uk
My Lost Account - forgotten accounts

organdonation.nhs.uk
NHS Organ Donor Register

pacjent.gov.pl
Polish online patient account (IKP)

zus.pl
ZUS - funeral grant, survivor's pension

rejestrtestamentow.pl
Polish Notarial Register of Wills (NORT)

ekw.ms.gov.pl
Polish online land register

poltransplant.org.pl
Poltransplant - Central Register of Objections

biznes.gov.pl
Business succession management (CEIDG)

gov.pl/web/wielkabrytania
Polish embassy and consulates in the UK

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This document is not a will or a power of attorney and has no legal force. It helps your loved ones find information. For legal matters, speak to a solicitor.