PART 2

Just in Case

The guide

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

EDITION: BRITISH, 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).

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SECTION 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

- Your NI number is on your payslip, P60, or in the HMRC app.

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.

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

- Your NHS number is in the NHS App or on letters from your GP.
- Across the UK, organ donation is opt-out. If you feel differently, record it on the NHS Organ Donor Register and tell your family.
- Without a Health & Welfare LPA, your family has no legal right to make medical decisions for you.

SECTION 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

- In England and Wales, you appoint a legal guardian in your will. Without one, a court decides.
- Schools only release children to authorised people - add emergency carers to the school's list now.

- 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.
- Taking a child abroad needs the consent of everyone with parental responsibility, or the court. Without it, the trip can count as child abduction.
- 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).
- 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

- An unmarried partner inherits nothing under intestacy rules - however long you've been together.
- In England and Wales, getting married revokes an existing will. Write a new one after the wedding.
- An LPA must be registered with the Office of the Public Guardian before it's needed - registration takes months.

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

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

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

- Submit an expression of wish to every pension provider. The provider decides who gets the money, and the form tells them your wishes.
- Lost workplace pensions can be found through the Pension Tracing Service on gov.uk.

SECTION 11

Insurance

WHY IT MATTERS

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

TIPS

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

SECTION 12

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Debts & liabilities

WHY IT MATTERS

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

TIPS

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

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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

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

SECTION 15

Business

WHY IT MATTERS

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

TIPS

- 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

- Tell the home insurer if the property will be empty for more than 30 days - otherwise the cover may lapse.
- 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

- 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).

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SECTION 18

Vehicles

WHY IT MATTERS

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

TIPS

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

SECTION 19

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

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

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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

My wishes

WHY IT MATTERS

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

TIPS

- 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 Tell my employer. Ask about sick pay and benefits.
- [ ] 5 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

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

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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.