



REGISTERING A BEREAVEMENT WITH SCOTTISH WIDOWS

WHAT YOU CAN EXPECT

We understand that losing a loved one is a particularly difficult time; we'll do all we can to try and deal with your claim quickly and with empathy. When we receive the policyholder's details we'll complete a full search of our systems to identify any active products held with us. We'll then contact you by either letter or telephone regarding these policies. If the policyholder holds multiple policies with us you only need to notify us once, however multiple policies can be settled at different times.

Please note, we're unable to discuss the specifics of your case over the telephone before receiving a copy (or certified copy) of the death certificate and making our initial assessment.

If you have already registered the death with Lloyds Bank, Halifax or Bank of Scotland there's no need to notify Scottish Widows separately.

WHAT WE'LL NEED TO BE ABLE TO SETTLE YOUR CLAIM

Our aim is to settle your claim as quickly as possible and there are a number of documents you can provide that can speed up this process.

If you have provided an interim or abbreviated death certificate we may ask you to provide us with a full death certificate. If you already have a copy of this, providing it to us at the earliest opportunity may speed up the process of settling your claim. Please note – we can only accept originals or copies certified by a solicitor or a Lloyds Banking Group branch colleague (Lloyds Bank, Halifax or Bank of Scotland).

If the policyholder died outside the UK, there may be additional requirements which you'll be advised of throughout the process of your claim. Please contact us by telephone to discuss this further.

If the policyholder left a will we may ask you to send us a copy. If you already have a copy of the will, providing it to us at the earliest opportunity may speed up the process of settling your claim.

Once we have assessed your claim, we may ask for grant of probate, letters of administration or confirmation. This is normally where the value of the claim is over £50,000, however there are some circumstances where this doesn't apply. We'll clarify whether you require these documents in our first contact with you.

PROBATE, ADMINISTRATION AND CONFIRMATION

You may need to obtain evidence of the legal right to deal with policyholder's estate, i.e. their property, money and possessions. This is referred to as grant of representation or grant of probate (if there's a will), or letters of administration (if there's no will) in England and Wales. In Scotland this is called confirmation. You can apply for this yourself or use licenced specialists providing probate services, please see the contacts given below.

CONTACTING SCOTTISH WIDOWS

For more information or to discuss your claim you can contact us on **0345 601 4179**.

Our lines are open Monday to Friday 8am – 6pm and Saturday 9am – 12:30pm. We may record and monitor calls to help us to improve our service.

To contact us in writing or to provide documentation (please quote the deceased's policy number on all correspondence) you can write to us at:

The Bereavement Team
PO Box 28015
15 Dalkeith Road
Edinburgh EH16 5WL

For probate applications in England and Wales:

You can contact HM Revenue & Customs on **0300 123 1072** and www.gov.uk/wills-probate-inheritance

For confirmation applications in Scotland:

You can contact the local Sheriff Court (determined by where the deceased last lived) on **0131 225 2525** and www.scotcourts.gov.uk/taking-action/frequently-asked-questions/your-questions-on-dealing-with-a-deceased's-estate

For probate applications in Northern Ireland:

You can contact the Probate Office on **028 9072 4678** (Belfast) and **028 7126 1832** (Londonderry) and www.justice-ni.gov.uk/articles/probate