

# Planning For Probate: What You Need To Know

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*Article by: Sharon Hurley Hall*

**Dealing with someone's estate after death can be difficult. Here's a quick guide to probate in the UK.**

When a person dies somebody has to deal with their **estate** (the money, property and possessions left) by collecting in all the money, paying any debts and distributing the estate to those people entitled to it. The term **probate** often means the issuing of a legal document which is called a **grant of representation**, to one or more people authorising them to do this.

Organisations holding money in the deceased's name need to know to whom that money should be paid, and the grant is proof that the person named in it may collect the money. The estate left when a person dies passes to the people named in his or her Will.

If there is no valid Will it passes to his or her next of kin. The distribution of the estate to the correct people is the responsibility of the person named in the grant. The grant is proof to anyone wishing to see it that the person named in it is entitled to collect in and distribute the estate.

The Executors will need a grant to transfer or sell a property held only in the deceased's name.

There are organisations who may release the money to the Executors without a grant if the amount held is small and there are no complications. Among these are Insurance Companies and Building Societies.

Obtaining probate can be up extremely complex. For this reason, it is worth appointing a professional executor to handle your estate on behalf of your other executors. You can then rest safe in the knowledge that the administration of your estate will be dealt with by experts in a professional, efficient and caring manner. Find out more about probate and estate planning from Stephen Hall Associates

Sharon Hurley Hall is a freelance writer, ghostwriter and editor. To contact Sharon, visit <http://www.doublehdesign.com/>