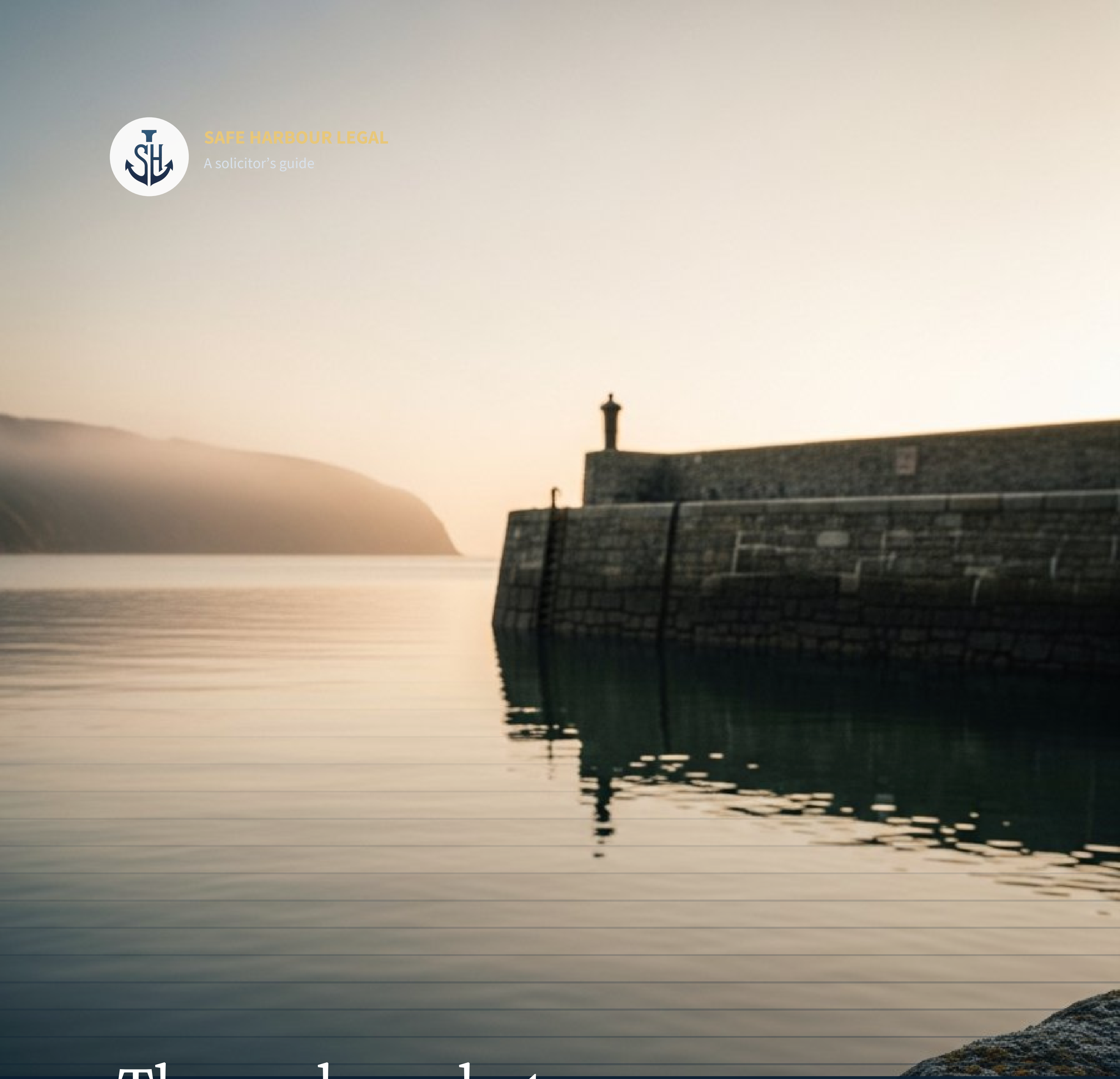
SAFE HARBOUR LEGAL
A solicitor's guide



Through probate. Without losing six months.

The Bridlington Probate Guide.

A solicitor's plain-English guide — the first 7 days, whether you need a Grant, what it costs, when to call us.

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Safe Harbour Legal · 14 pages · 15-minute read

SAFE HARBOUR · 2026

ABOUT THIS GUIDE

For the kitchen table on a difficult morning.

Someone you love has died. There is paperwork. There are banks. There is the word *probate*, which means little to most people who have never had to deal with it before. This guide is the plain-English explanation we give clients of Safe Harbour Legal when they ring on a Tuesday morning asking, simply: *"what do I do next?"*

It is written by Aaron Johnson, a UK solicitor (SRA 598793) and Trust & Estate Practitioner (TEP), drawing on the questions families across Bridlington and East Yorkshire ask most often in the first weeks after a bereavement. It is not a sales pitch. About one in three people who ring us leave the first call having been told they don't actually need a solicitor — and we'd rather be useful than busy.

You can read it in fifteen minutes. By the end you will know whether you actually need a Grant of Probate, what the realistic timeline looks like, what it typically costs, the five most common pitfalls families fall into, and the five questions to ask any probate solicitor before instructing them. There is a free thirty-minute discovery call at the back if you want to walk through your specific circumstances — no follow-up unless you ask.

IMPORTANT — GENERAL INFORMATION, NOT LEGAL ADVICE

This guide contains general information about the law of England & Wales as at May 2026. It does not constitute legal advice and must not be relied on as a substitute for tailored advice for your own circumstances. Outcomes for any individual depend on the deceased's Will, the assets, the family, and decisions taken by HMRC, the Probate Registry and others after death. Probate, inheritance-tax and intestacy law change frequently — verify any specific point before acting on it. Safe Harbour Legal is a trading name of Legal Studio Solicitors (MDLS Solicitors Limited, Company No. 08599445), regulated by the Solicitors Regulation Authority (SRA ID 598793). Our complaints procedure is at safeharbour.legal/complaints-procedure.

WHY THIS GUIDE EXISTS

Three families.
The same question.

The Whittakers lost their mother last month. Four siblings. Nobody is sure where the Will is. The bank wants to see “probate” before releasing the £42,000 in her account. They don’t even know whether they need probate at all, what the form is called, or how long it will take. They just need someone to explain what happens next without making them feel small.

The Bartons buried their father in March. A clear Will. Three beneficiaries who all get on. Modest estate — a small terrace in Bridlington, a Santander account, a Premium Bond holding, a pension that pays a death benefit. Total perhaps £210,000. They want to know if they really need to pay £4,000 to a probate solicitor for what feels, on the face of it, like a straightforward matter.

The Hartleys are dealing with a more substantial estate. Family home worth £350,000, savings and ISAs of about £140,000, a small share portfolio. £550,000 in total, above the inheritance-tax threshold — or so they think. They’ve heard about an “IHT400” form. They suspect they need help. They’d like to know what that help costs, and what they’ll get for the money, before they ring anyone.

Different families. Different estates. Different questions. The next twelve pages walk through the answers a Bridlington probate solicitor would give all three at the kitchen table.

What probate is. Whether you need it. What it costs. And the five mistakes families make when they try to handle it alone.

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The hardest part of probate is the first week, when nobody knows what to ask.

CHAPTER ONE

The first seven days.

The first week is the loneliest. Nobody wants to be practical the morning after someone dies, but the law asks for a few specific things from you in those first few days. None of them are difficult on their own. Knowing the order helps.

1–2

DAYS 1–2

Register the death (within 5 working days).

At the local Register Office — for Bridlington that's the East Riding Register Office. Order 8-10 certified copies of the death certificate (around £12.50 each). You will need an original for every bank, insurer, pension provider and registrar — not a photocopy. This is the single most common bottleneck families hit, and it's avoidable.

2–3

DAYS 2–3

Locate the Will and any letters of wishes.

Check the home (fireproof safe, file drawer, with title deeds), the bank (safety deposit boxes), the solicitor who drafted it (they're required to retain originals for at least 6 years), and the *Certainty* National Will Register. If you can't find the original, don't panic — copies can sometimes be admitted to probate.

3–5

DAYS 3–5

Secure the home and notify the right people.

Tell the buildings insurer that the property is unoccupied — many policies lapse if you don't. Cancel direct debits the deceased no longer needs (but keep utilities running if the property is going to be sold). Tell the bank so they can freeze the account but they may release funeral funds against the bill.

5–7

DAYS 5–7

Begin the asset list.

Gather statements at date of death for every bank account, ISA, premium bond, pension, investment, life policy. Get a rough valuation of the home and any other property. List possessions of obvious value. Don't pay any beneficiary anything yet — that comes much later.

CHAPTER TWO

Do you even need a Grant of Probate?

Not every estate needs a Grant of Probate. The question matters because a Grant typically costs £300 in court fees alone (plus any solicitor work), takes 12 to 16 weeks to issue, and isn't always strictly required. About one in five enquiries we take ends with us telling the family they don't need one at all.

PROBABLY NOT NEEDED

Small estate, no property.

Estate under £5,000 with no property and no shares. Most banks release small balances against the death certificate and a simple indemnity.

Everything jointly owned with a surviving spouse (beneficial joint tenants). Joint assets pass by survivorship; the survivor already owns them.

YES, A GRANT IS NEEDED

Property, IHT, or shares.

Property to sell or transfer. The Land Registry will not change title without a Grant.

Estate above £325,000 or with complicating factors. An IHT400 return must be filed with HMRC, and the Probate Registry won't issue a Grant until HMRC has been notified.

QUICK TEST — A ONE-LINE ANSWER

If the deceased owned a property in their sole name, you will almost certainly need a Grant. If the only assets are joint with a surviving spouse, you almost certainly won't. Everything else is in between — the /probate-help Path Finder on safeharbour.legal tells you in 60 seconds.

CHAPTER THREE

The Grant of Probate, explained plainly.

A Grant of Probate is the legal authority a court gives you to deal with someone's estate after they die. When someone dies, their assets don't automatically transfer — banks freeze accounts, share registrars block holdings, the Land Registry won't move property. You have to prove you have the right to act. The Grant is that proof.

IF THERE IS A WILL

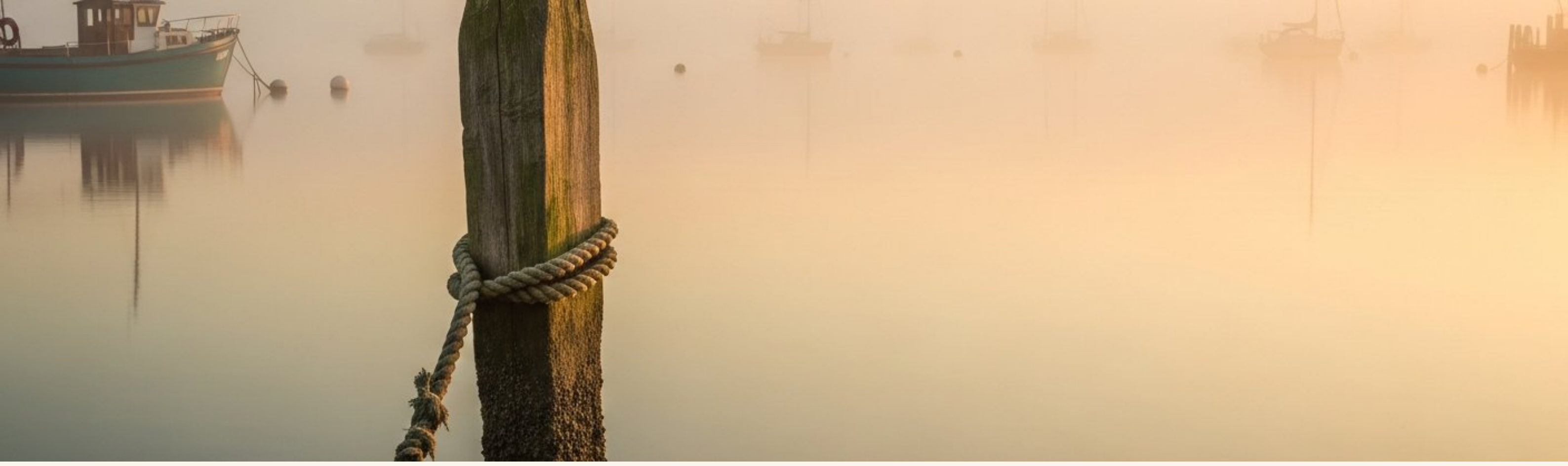
You apply on form PA1P for a *Grant of Probate*. The named executor in the Will is the person who applies. You send the original Will, the death certificate, the inheritance-tax forms and the £300 court fee.

IF THERE IS NO WILL

You apply on form PA1A for *Letters of Administration*. The next of kin is the person who applies, following the statutory order in the Administration of Estates Act 1925 (spouse first, then children, then parents, then siblings).

Apply	Receive Grant	Collect assets	Distribute
1	2	3	4
12-16 weeks to Grant	*From Probate Registry*	*Banks, registrars, pensions*	*Pay debts then beneficiaries*

The application itself is well-trodden. The bottleneck is the 12-to-16-week wait for the Grant and any inheritance-tax work that has to happen first.



CHAPTER FOUR

Inheritance tax, in plain English.

Most estates don't pay inheritance tax. Government figures put the proportion of estates paying IHT at around 4-5%. But every estate has to deal with the IHT paperwork — even when nothing is owed — because the Probate Registry won't issue a Grant until HMRC has been notified.

NIL-RATE BAND — £325,000

Every estate has this allowance. Anything above it is taxed at 40% on death (subject to other reliefs and the spouse exemption).

RESIDENCE NIL-RATE BAND — £175,000

An *additional* allowance if the family home passes to direct descendants (children, grandchildren). Tapers by £1 for every £2 over a £2m estate.

TRANSFERABLE ALLOWANCES

A surviving spouse inherits any unused NRB and RNRB from the first to die. For couples with full transfers in place, that's up to £1,000,000 of combined allowances.

THE 7-YEAR RULE ON GIFTS

Lifetime gifts in the 7 years before death may be brought back into the estate. Taper relief applies from year 3 onwards (20-80% reduction).

THE TWO IHT FORMS

Excepted estates — most estates that owe no IHT. Since January 2022, no separate HMRC form is needed; the figures go straight into the probate application. IHT400 — the long-form HMRC return for estates that exceed the thresholds or have complicating factors (trust assets, lifetime gifts in the last 7 years, foreign assets, business reliefs).

CHAPTER FIVE

A worked example.
Margaret's estate.

Margaret Whittaker, 78, lived in a Bridlington terrace until her death. Her husband John died in 2018, leaving everything to her. Margaret's Will divides her estate equally between her three children: Sarah, James and Emma. The estate is straightforward but it is above the basic nil-rate band, so the family thinks they have an IHT problem. They don't.

Here's how the maths actually works.

THE ESTATE

What Margaret left.

Family home: £350,000
Savings & ISAs: £80,000
Premium Bonds: £20,000
Possessions: ~£5,000
Total estate: £455,000

Above the basic £325,000 nil-rate band — so the family thinks there's tax to pay. There isn't.

THE MATHS

Why no IHT is owed.

Margaret's own NRB: £325,000
+ John's unused NRB: £325,000
+ Margaret's RNRB (home to children): £175,000
+ John's unused RNRB: £175,000
Total allowances: £1,000,000

The transferable nil-rate band and residence nil-rate band are the two biggest reasons most estates don't actually owe inheritance tax.

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CHAPTER SIX

DIY probate or instruct a solicitor?

Plenty of estates can be administered without a solicitor. About one in five families we speak to leaves the discovery call having decided to handle it themselves — with a clear sense of when to ring us if something complicates. The table below sets the honest contrast out plainly.

Consideration	DIY probate	Instruct a solicitor
Your time investment	30-50 hours over 4-6 months. Paperwork, phone calls, asset valuations, multiple bank visits.	Roughly 2-4 hours total — meeting, signing, reviewing.
Personal liability	You are personally liable for mistakes — under-valuing IHT, distributing before debts settled, missing creditors.	The solicitor advises on the legal position. You remain executor; the legal expertise sits with us.
Direct cost	About £300 for the court fee plus copy fees and incidentals — typically under £500 total.	Fixed fee from £950 (Grant only); from £3,000 for a cash-only estate; from £5,000 for any estate containing property.
Tax expertise needed	You read the IHT manuals or pay an accountant separately. Mistakes attract HMRC interest and penalties.	IHT400 and the transferable allowances are part of the standard scope. Strategy is part of the conversation.
Realistic timeline	Similar to solicitor work — the Probate Registry queue is the same either way. About 4-8 months end to end.	4-8 months for a standard estate; 9-14 months for IHT400 estates with property sales.
Best suited to	Small estates, valid Will, single executor with time, no property, no dispute risk.	Estates with property, IHT exposure, multiple beneficiaries, blended families, or any contested elements.

CHAPTER SEVEN

Five pitfalls families step into honestly.

The mistakes below aren't about bad faith or carelessness. They're about not knowing the rules at a moment when nobody should be expected to. We see them so often that we've started flagging them in the first call. Knowing they exist is half the protection.

1. **Distributing to beneficiaries too early**
   Once a beneficiary has the money, getting it back to pay a late-emerging creditor is hard. You as executor are personally liable. Wait until the 2-month statutory advertisement period has passed.

2. **Skipping the statutory advertisement**
   A notice in The Gazette plus a local paper protects you from unknown creditors. Costs about £300. Without it, a creditor surfacing 18 months later can come for you personally, not the estate.

3. **Undervaluing the estate for IHT**
   HMRC re-values property and shares routinely. An "optimistic" valuation that comes back £50,000 light triggers interest from the date of death plus possible penalties.

4. **Misunderstanding joint property**
   Beneficial joint tenants pass by survivorship (no probate needed for that asset). *Tenants in common* pass under the Will. Most couples don't know which they have until they look at the title register.

5. **Missing the 6-month IHT deadline**
   Inheritance tax is due 6 months after the end of the month of death. Interest accrues from that point even if you don't have the Grant yet. Plan to fund the first instalment from estate cash or pension lump sums.

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CHAPTER EIGHT

What it costs at Safe Harbour Legal.

Safe Harbour Legal handles probate on fixed fees. No percentage-of-estate models, no hourly clocks, no surprises. Every quote is in writing before any work starts. Most national probate solicitors quote 1-2% of estate value; on a £500,000 estate that's £5,000-£10,000. We don't do that.

The figures below are starting points for typical matters as at May 2026. Your actual quote depends on the specifics: the Will, the number and mix of assets, the IHT position, whether the estate contains property, and any complicating factors. We finalise the fee in writing after the discovery call — never after the work has started.

GRANT ONLY — FROM £950

We apply for the Grant; you handle asset collection and distribution yourselves. Plus the £300 court fee + VAT.

CASH-ONLY ESTATE — FROM £3,000

Full administration of an estate with no property: Grant, asset collection, debts, distribution, final accounts.

ESTATE WITH PROPERTY — FROM £5,000

Property in the estate adds materially more work: Land Registry transfers, conveyancing coordination, IHT400 in almost every case. Conveyancing fees separate.

CONTESTED OR DISPUTED

Bespoke quote in writing. Inheritance Act 1975 claims, missing-heir searches, contested-Will challenges.

All fees + VAT. £300 Probate Registry fee separate. Property sale conveyancing additional, priced separately. You leave the discovery call with a quote in writing — not after.

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CHAPTER NINE

Five questions to ask any probate solicitor.

If you take nothing else from this guide, take this short checklist. Ask any solicitor — us included — these five questions before instructing them. Confident, specific answers are the simplest test of whether the person across the table has done probate work properly many times before.

01 How many probate matters have you personally handled in the last 12 months?

You want a specific number from the actual solicitor — not "the firm does a lot of probate."

02 Will the fee be fixed at our first meeting, or can it grow if the matter turns out more complex?

A good solicitor caps the fee and quotes in writing before work starts. If they hedge, ask why.

03 Who will actually do the day-to-day work — you, or a paralegal?

Many firms have solicitors meet clients then pass the file to paralegals. There's nothing wrong with that — if you know about it up front.

04 What's your current turnaround for Grant applications?

The Probate Registry takes 12-16 weeks; the SOLICITOR's lead time before submission matters too. Look for "within 4 weeks of asset list complete."

05 How do you handle IHT400 specifically? Is it part of the standard fee?

Some firms quote a low headline fee then charge IHT400 work separately. Confirm in writing what's included before you instruct.

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CHAPTER TEN

What happens next.

If by this point you suspect you'd like a hand with probate — or just want to confirm you don't need one — the next step is a thirty-minute discovery call. It is free. There is no follow-up unless you ask. The aim is to walk through your circumstances and give you an honest read on whether instructing a solicitor is the right call for your situation.

Bring four things to the call:

- A certified copy of the death certificate — *so we can confirm the date of death (which fixes the IHT clock and the Probate Registry queue position).*
- The original Will, or a note of where you've looked — *including the drafting solicitor, if you know who that was. No original yet? Not a blocker.*
- A rough asset list — *banks, ISAs, pensions, premium bonds, property value, possessions of obvious value. Rough numbers fine.*
- How the property was held — *beneficial joint tenants, tenants in common, sole name? The title register will say if you can't remember.*

BOOK A FREE 30-MINUTE DISCOVERY CALL

safeharbour.legal/probate-help

01262 310 850 · WhatsApp 07412 236 240

aaron@safeharbour.legal · 30 minutes · no follow-up unless you ask

A safer harbour for what matters most.

Wills · Probate · LPAs · Trusts

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