

**SUNNY BANK & B.A. CANNES - 2008**

**Bereavement Admin Preparation - Examples**

**Appendix B – Death Certificate Identification**

*Identification - pour le Certificat de Décès*

<b>Item</b>	<b>Husband - <i>Époux</i></b>	<b>Wife - <i>Épouse</i></b>
1. First Names/ <i>Prénoms</i>	Alan Robert	Betty Jane
2. Surname/ <i>Nom de Famille ou Nom de Jeune Fille</i>	CURTIS	DAVIS
3. Time, Date, Place of death (or divorce) / <i>Heure, date, lieu de décès (ou divorce)</i>		
4. Main residential address/ <i>Adresse résidentielle principale</i>	16 bd Foch, 06400 CANNES, France	16 bd Foch, 06400 CANNES, France
5. Place and date of Birth/ <i>Lieu et date de Naissance</i>	Preston, Lancs, UK 14/05/1941	Sydney, NSW, Australia 23/11/1948
6. Profession/ <i>Profession</i>	Ex-Cadre – Retraité	Mère de Famille - Retraîtée
7. First Names and Surname of Father / <i>Prénoms et Nom de famille du père</i>	John Edward Curtis 23/10/1917 - 09/07/2005	William Donaghue 14/03/1921 - 04/03/1995
8. First Names and Maiden Name of Mother / <i>Prénoms et Nom de jeune fille de la mère.</i>	Mary Tenby 16/05/1923 - 12/08/2004	Anne Douglas 17/06/1927 - 11/12/1987
9. Age of parents / <i>Ages des parents (unless deceased)</i>	Décédés	Décédés
10. UK Passport No. & Validity Dates / <i>No. de Passeport &amp; Dates de validité</i>	765432109 19/07/2005 - 19/07/2015	754321098 07/03/2006 - 14/03/2016
11. UK National Insurance No. / <i>No. de Sécurité Sociale GB</i>	ZY 123456 D	YS 234567 B
12. French National Insurance No. / <i>No. de Sécurité Sociale France</i>	1 51 05 99 234 567 - 75	1 51 05 99 234 567 - 75

## **Appendix C – Administrative Documentation**

### **2. Birth, Marriage & Death Certificates or Contracts**

Note: Originals are in the upper drawer of the main filing cabinet

a.	Alan	Birth Certificate	Preston, GB	14/05/1941
b		Baptism Certificate	Preston, GB	29/05/1941
c.	Betty	Birth Certificate	Sydney, Australia	23/11/1948
d.	Both	Marriage Certificate	Brighton, GB	17/06/1971
e.	Both	Contrat de Mariage - Régime de la Communauté Universelle	Cannes, France	26/08/2003
f.	?	Death Certificate of deceased spouse	?	?

Attachments:

Photocopies of each of the above documents.

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### 3. Name and whereabouts of any offspring

Note: All three children born in UK and with UK Nationality

	<u>Name</u>	<u>Residence</u>	<u>Phone</u>	<u>Born</u>	<u>Birthday</u>
a.	William Edward	Bristol, GB	0044 7123 456 789	Brighton, GB	14/10/1972
b.	Susan Alice	Leeds, GB	0044 7456 789 123	Brighton, GB	07/04/1974

Attachments:

Fiche Familiale d'Etat Civil  
Photocopies of 2 birth-certificates  
Summary info sheet for each offspring

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### 4. Wills (may be handwritten, or typed, signed and witnessed at the *Notaire* ).

Note: Both French and UK wills, to the extent that the latter may still apply, depending on tax treaties. According to our French (Communauté Universelle) and UK marriage contracts, in any case there is no succession process nor duty to pay on the death of the first spouse. However, the transfer of property must be registered officially by the Notaire, at a cost of around €3000. Similarly, the UK solicitor should also be notified.

	<u>Name</u>	<u>Will</u>	<u>Deposited</u>	<u>Date</u>
a.	Both	French will	Notaires Associés, 3 bd Foch, 06400 CANNES	15/07/2003
b.	Alan	UK will	Bloggs & Co., 25 Welsh St, Brighton NP16 5YH, GB	07/12/1984
c.	Betty	UK will	Bloggs & Co., 25 Welsh St, Brighton NP16 5YH, GB	07/12/1984

Attachments:

Photocopies of French & UK wills

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### **5. Any special Funeral or other Memorial instructions**

Note: Keep any ceremonial as cheap, simple and low-key as possible, including Cremation rather than Burial.  
Make the atmosphere one of thanksgiving and celebration of life, rather than gloom at death.  
Switch the attention as quickly as possible from nostalgia for the past to new life and future opportunities.

Some suggested Thanksgiving Service content to choose from (but feel free to vary or drop it as you prefer):

- a. Prayer            The Lord's Prayer (preferably the 1662 version)  
                          Lord, make me an instrument of Thy peace;...
- b. Psalm 23        The Lord's my shepherd, - I'll not want....  
      121            I will lift up mine eyes unto the hills....
- c. Hymns            Guide me, O thy great Redeemer,...  
                          Immortal, Invisible, God only Wise...  
                          Praise, my soul, the King of Heaven...  
                          Love Divine, all loves excelling...
- d. Readings        Romans - Ch 13, V 8-14  
                          1 Corinthians - Ch 15, V 20-26  
                          Ephesians - Ch 6, V 10-18
- e. Recessional    God be in my head and in my understanding...

Then: Have a cheerful party and think how much the departed one would have enjoyed it!  
Work through the inevitable admin stuff as quickly and efficiently as possible to get it out of the way.  
And then move on with life, love and all the opportunities to spread joy that they present. "In giving, we shall receive...".

Or whatever, - according to your tastes.

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### 6. Details of State and other Pensions and/or Benefits.

Note: Both Alan and Betty receive Pensions:

Alan	UK state	Every 4 weeks
	French State	Monthly
	French Industry - CIRSIC/ARRCO	Quarterly
	French Industry - CIRCIA 'B'/AGIRC	Quarterly
	French Industry - CIRCIA 'C'/AGIRC	Quarterly
Betty	UK state	Every 4 weeks

==> On the death of either spouse, it is vital to inform the relevant provider as soon as possible, to avoid heavy recovery repayments later on.

==> On the death of Alan, Betty is entitled to a 'Reversionary Pension', based on a proportion (say 50% - 60%) of his pensions. It is essential explicitly to apply to each provider for this 'Reversionary Pension', which will not otherwise occur automatically.

	<u>Pension</u>	<u>Number</u>	<u>Provider</u>	<u>Start Date</u>
<b><u>Alan</u></b>				
a.	UK state	ZY 123456 D	International Pension Centre, Tyneview Park, Whitley Road, Benton, NEWCASTLE UPON TYNE NE98 1BA	01/06/2006
b.	French State	1 51 05 99 234 567 - 75	Caisse Régionale d'Assurance Maladie du Sud Est, 35 rue George, 13386 MARSEILLE Cedex 20	01/06/2006
c.	Industry (ARRCO & AGIRC)	1 51 05 99 234 567 - 75	Groupe Taitbout, Commerces et Services, BP50, 94122 FONTENAY SOUS BOIS CEDEX	01/06/2006
			ARRCO No. de Compte: 05/014D12345J00L/CP AGIRC No. de Compte: 05/24D45678J/00/CP	
<b><u>Betty</u></b>				
d.	UK state	YS 234567 B	International Pension Centre, Tyneview Park, Whitley Road, Benton, NEWCASTLE UPON TYNE NE98 1BA	01/12/2008

Attachments:

Photocopies of Pension confirmation letters from each provider

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### **7. Details of Property owned (buildings, apartments, yachts, cars, art, jewellery, etc.).**

Note: Alan and Betty hold all their property in common, with no individual distinction.

The main property is their flat at Cannes, purchased in 1985  
The price was Francs 650 000, or just under €100 000.

The purchase was facilitated and recorded by their Notaires:

Notaires Associés, 3 bd Foch, 06400  
CANNES

Financing was obtained from a Plan Epargne Logement from the BNP and Prêt Conventionné from the Caisse d'Epargne d'Antibes. These loans were entirely paid off by 2000. The relevant documents are in the blue filing box in the cupboard under the stairs.

	<b><u>Property</u></b>	<b><u>Quantity</u></b>	<b><u>Description</u></b>	<b><u>Start Date</u></b>
a.	Flat	1	No. 16, bd Foch, 06400 CANNES	30/03/1985
b.	Cars	4	Renault Megane - 123 ABC 06 - 2004 Renault Twingo - 456 XYZ 06 - 2002	15/04/2003 02/07/2002
c.	Other Belongings		Meubles, Electroménager, Tableaux, Bijoux, etc	over the years

Attachments:

Photocopies of key documents related to:  
a. Flat Purchase documents  
b. Principle Invoices

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### **8, 9 & 10. Financial Assets & Liabilities.**

Note: Aside from their flat, Alan & Betty hold the rest of their Assets in a variety of Bank Accounts, Savings Schemes & Life Insurance portfolios, as detailed on their annual ISF declaration. See the attached statements accordingly.

They have no significant outstanding debt or mortgages, beyond current amounts due to service providers, the tax office, etc., which are typically paid by *prélèvement automatique*.

Their Income consists of their Pensions, supplemented in the case of major expenditure and holidays by withdrawals from one of the Savings schemes or Life Insurance policies.

Recent Bank etc. statements are filed by month in folders in the main filing cabinet.

Annual statements of value of Property, Assets and Liabilities as declared for ISF to the Tax Office are filed by year under *Impots* also in the filing cabinet

Longer-terms records of Life Insurance policies etc. are in the labelled filing boxes on the upper shelf in the cupboard in the cellar.

#### Attachments:

Photocopies of :

- a. The latest ISF asset valuation summary work-sheet.
- b. The latest UK-based Life Insurance valuation work-sheet.
- c. The latest overall Life Insurance work-sheet, with the resulting analysis of financial resources for Betty in the event of Alan's death.
- d. Insurance List of Furniture, Pictures and Jewels

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### 11. Tax Records (Income Tax, ISF, etc).

Note: Alan & Betty are liable to 4 forms of Tax on their Income, Property, Residence and financial Assets (less Liabilities):

	<u>Tax</u>	<u>Type</u>	<u>Base</u>	<u>Yearly Amount</u>
a.	Income	Pensions etc.	Revenues less Allowances	€ 5,000
b.	Foncière	Land & House	Property ownership	€ 1,000
c.	Habitation	Flat	Residence occupation	€ 1,000
d.	ISF	Wealth	Property & Financial Net Worth	€ 5,000
<u>Total Annual (approx)</u>				<u>€ 12,000</u>

Liability to these taxes is assessed by Annual Declarations. The format of these appears complex, but the actual entries cover only a small part of the forms with standard data mainly supplied by the banks, life insurance firms, etc, during the first few months of the year.

It is then a question of filing these bank etc inputs carefully by year, and following the previous year's example when it is time to complete the new assessment forms. The assessment for les Taxes Foncière & Habitation is automatic, and based on historic property and rental values.

The previous year's Income Tax and ISF assessment forms, with supporting documentation, are in the Folder 'Impots' in the main filing cabinet. Take care to keep each year separate and well identified, and keep at least 5 years of records available to refer back to.

The local tax office is at:

Address:	CDI Valbonne Said Les Rives, Espaces de Sophia-Lucioles 2, 06915 SOPHIA ANTIPOLIS CEDEX	
Telephone:	0 810 46 76 87	
No. Fiscal:	30 25 170 735 400 C 09 04 107 154 399 C	Alan Betty
No. FIP:	062 79 85 2356789011 3 B	Taxe d'Habitation

#### Attachments:

Photocopies of :

- a. The latest Income-Tax summary work-sheet & estimation.
- b. The latest Taxe d'Habitation schedule
- c. The latest Taxe Fonciere schedule

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### 12. Names, Addresses, Reference No's, Phone Numbers or Email addresses

Note: Alan & Betty's Names & Addresses etc.for friends are on the lists used by the telephone and in the main filing cabinet. It would be polite to notify these people of a death within a reasonable period of time.

Official and Business addresses are attached to this Section. They are divided into 3 Groups:

	<u>Group</u>	<u>Type</u>	<u>Description</u>
a.	Vital	ASAP	Notify <u>at once</u> in case of a death, including the Reference Number.
b.	Flat move	If needed	Notify later or in case of Flat Move, including the Reference Number.
c.	Subscriptions	Later, maybe	Subscriptions or Mailings, to be dropped or renewed as needed.

Attachments:

Photocopies of :

- a. A model letter in French, notifying Alan's death to a business.
- b. A model letter in English, notifying Alan's death to a business.
- b. The latest Address List for each of the three A,B,C groups above.

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Ref No:

**Appendix D – Correspondence Record Checklist**

**A. To keep track of phone conversations – one sheet per topic**

1. Establishment – Name & Phone Number	
2. Purpose	
3. Date & Time of call(s)	
4. Correspondent – Name & Position	
5. Summary of Conclusions	
6. Action(s) to Take	
7. Expected timing	
8. Need for Confirmation?	
9. Final Outcome & Date of Completion.	
10. Other Comments	

## **Appendix E – Pro-Forma Letter of Notification to Banks, Insurance Co's etc**

### **A. French**

Mme. Betty Davis  
16 bd Foch,  
06400 CANNES

Tel: 04 93 12 34 56

M. le Directeur,  
La Banque Mutuelle  
35 bd Carnot,  
06400 CANNES

À Cannes

le 11/11/2011 Recommandé avec accusé de réception

Objet : Décès de M. Alan Robert CURTIS

Votre Référence : 0222 012 3456

Monsieur,

J'ai le regret de vous informer du décès de mon époux, M. Alan Robert CURTIS survenu le 7/11/2011.

Veillez trouver ci-joint un acte de décès et me signaler les formalités à remplir auprès de votre établissement.

Le notaire qui s'occupe de la succession sera Maître Dupont, Les Notaires Associés, 3 bd Foch, 06400 CANNES

Je vous remercie par avance et vous prie d'agréer, Madame, Monsieur, l'expression de mes sentiments distingués.

Pour la succession

*Betty Davis*

BETTY DAVIS

Document joint : Acte de Décès

## Appendix E – Pro-Forma Letter of Notification to Banks, Insurance Co's etc

### B. English

Mme. Betty Davis  
16 bd Foch,  
06400 CANNES

Tel: 00 33 4 93 12 34 56

11/11/2011

The Manager,  
Bravo Bank  
17 Threadneedle Street,  
LONDON EC2R 8

Letter by recorded delivery

Purpose : Death of Mr. Alan Robert CURTIS.

Your Reference: 1234 5678

Dear Sir,

I regret to inform you of the death of my husband, Mr. Alan Robert CURTIS, which occurred on 7/11/2011

Please find enclosed a copy of the death certificate and inform me of any formalities required by your establishment.

The solicitor in charge of this case is Mr. Wilfred Longshot, Bloggs & Co., 25 Welsh St, BRIGHTON NP16 5YH.

Yours faithfully

*Betty Davis*

BETTY DAVIS

Enclosed document: Death Certificate