Cancellation Pack

Direct Debit & Subscription Register — Estate of David Pemberton · Executor: Andrew Pemberton

B-14 · BEREAVEMENT

"A calm list is a form of care."

ESTATE ADMINISTRATION SERIES · FINANCIAL ADMINISTRATION

PREPARED FOR

Andrew Pemberton — Executor

47 Whitehall Road, Leeds LS12 4HR · Estate of David Pemberton, deceased 22 May 2026 · Ref: CANC-AP-001-11062026

Why this matters immediately

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Every day after a death, the deceased's bank accounts continue to be debited for subscriptions, insurance premiums, utilities, and memberships. Until accounts are frozen and direct debits cancelled, the estate bleeds money. This pack gives the executor a structured register of all identified recurring payments and a tiered cancellation plan.

The executor has a duty to protect the estate's assets from unnecessary depletion. Prompt identification and cancellation of recurring payments is one of the most straightforward ways to fulfil this duty. Barclays has been notified of the death (letter of notification on file) but the bank accounts remain open during the probate process. Direct debits and standing orders will continue to be collected unless individually cancelled.

The three-tier cancellation approach

Not all recurring payments carry the same urgency or risk. This pack uses a three-tier system. **Tier 1 (48-hour)** covers payments where delay causes direct financial loss or regulatory risk — cancel within 48 hours. **Tier 2 (7-day)** covers standard subscriptions and services — cancel within the first week. **Tier 3 (managed transition)** covers utilities and services where continuity may be needed during the estate administration period — manage the transition carefully and cancel only when appropriate.

Evidence you will need for cancellations

Most providers will require a combination of: a certified copy of the **death certificate**; proof of the executor's authority (either a copy of the will or, once obtained, the **grant of probate**); the deceased's account reference number or policy number; and a forwarding address for final correspondence. For financial institutions and insurance companies, the **grant of probate** will ultimately be required before account closure. For subscriptions, a **death certificate** and executor letter is usually sufficient. This pack includes a standard template letter for common cancellations.

Bank account freezing:

Once a bank is notified of a death, it is standard practice for the bank to freeze all sole accounts within 24–72 hours of notification. This means direct debits will begin to bounce rather than be paid. Providers will issue default notices. The executor should cancel direct debits proactively before the account is frozen to avoid default records on the deceased's credit file and administrative complications from failed collections.

Tier 1 — Cancel within 48 hours

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TIER 1 · 48-HOUR PRIORITY

These payments carry the highest risk of financial loss or regulatory complication if not cancelled immediately. Act on these before the bank accounts are frozen.

PROVIDER / SERVICE	TYPE	MONTHLY AMOUNT	REFERENCE / POLICY	CANCELLATION METHOD	DONE	DATE
Legal & General life policy premium	Life assurance Monthly premium — policy in trust	**£38.50**	Policy ref: confirm with L&G bereavement team	Call L&G bereavement on 0800 137 101. Confirm death; premium collection must cease. Policy held in trust — notify to preserve sum assured and trigger claim process simultaneously.	☐	
AXA car insurance	Motor insurance Ongoing premium collection risk	**£41.20**	Policy ref: confirm from insurance documents	Call AXA on 0330 024 1158. Notify death. Cancel policy and request pro-rata refund of unused premium to estate. Confirm vehicle insurance status — vehicle must remain insured if stored or if any executor intends to move it.	☐	
Barclays overdraft fee	Bank fee If account in overdraft	**Variable**	Barclays bereavement: 0800 068 2238	Notify Barclays bereavement team. Request fee waiver on any overdraft charges accruing post-death. Confirm freeze request. Request written confirmation of account status and balance.	☐	
Private health insurance	Health cover Bupa or equivalent — confirm		Check paperwork for policy reference	Call insurer bereavement line. Confirm death; cancel policy; request refund of any premium paid beyond date of death. Ask whether any outstanding pre-authorised treatments or claims are in process.	☐	

LIFE POLICY PREMIUMS — STOP COLLECTION BUT DO NOT CANCEL WITHOUT NOTIFICATION

If David Pemberton's life policy was written in trust, the sum assured becomes payable on death regardless of whether future premiums are collected. However, failure to formally notify the insurer can delay the claims process. The bereavement team must be notified immediately, the policy reference confirmed, and the claim process initiated. Do not wait until probate is granted — in-trust policies do not require probate for payout.

Tier 2 — Cancel within 7 days

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TIER 2 · 7-DAY WINDOW

Standard subscriptions and regular services. These do not create immediate financial risk but will continue to debit the estate if not cancelled promptly. Cancel within the **first week** of estate administration.

PROVIDER / SERVICE	TYPE	MONTHLY AMOUNT	REFERENCE / METHOD	NOTES	DONE	DATE
Netflix	Streaming Standard subscription	**£10.99**	Cancel from the Account page if you can open it; if not, contact Netflix via help.netflix.com with the account email or phone number	Cancel via account settings or call Netflix. No refund on current month. If login credentials unavailable, email bereavement@netflix.com with **death certificate**.	☐	
Amazon Prime	Retail/ streaming Annual or monthly	**£8.99**	www.amazon.co.uk/gp/help/customer/display.html?nodeId=TzcJJiVFnIi3pG2yDA	Amazon has a specific bereavement process. Use the official bereavement page. Unused portion of annual membership can sometimes be refunded. Note any active orders or returns.	☐	
Spotify	Music streaming	**£9.99**	spotify.com — account settings or support	Cancel via account management page. No phone line — use web form. Provide account email address and proof of death if account access unavailable.	☐	
Sky broadband / TV	Utilities/ media Bundled service	**£52.00**	Sky: call or message from sky.com/help/articles/deceased-sky-account-holder	Sky has a dedicated bereavement team. Call to transfer or cancel. If property will be vacant, confirm no further charges accrue. Early termination fees may apply — ask for waiver on compassionate grounds.	☐	

PROVIDER / SERVICE	TYPE	MONTHLY AMOUNT	REFERENCE / METHOD	NOTES	DONE	DATE
Leeds City Council — council tax	Council tax Single-occupancy discount may apply	**£104.00**	Leeds City Council: 0113 222 4404	Notify Leeds City Council of death. Property becomes exempt from council tax for **up to 6 months** while it remains unoccupied. Executor must apply for exemption. Overpayments will be refunded to estate.	☐	
AA membership	Vehicle recovery Annual — pro-rata refund possible	**£8.25**	AA customer services: 0343 316 4444	Call AA and advise of death. Request cancellation and pro-rata refund of unused portion to estate.	☐	
RNLI / Macmillan charitable DDs	Charity direct debits Regular giving	**~£20.00**	Contact each charity directly	Cancel charitable direct debits via bank or contact charities directly. No refund due. Inform charities as a courtesy — many have bereavement gift-in-memory processes.	☐	

Tier 3 — Managed transitions

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TIER 3 · MANAGED TRANSITION

These services may need to remain active during the estate administration period — particularly if the property at 22 Kirkstall Lane is to be maintained before sale. Manage these carefully and cancel or transfer only when the property situation is resolved.

PROVIDER / SERVICE	TYPE	MONTHLY AMOUNT	REFERENCE	ACTION REQUIRED	DONE	DATE
British Gas / energy supplier	Gas & electricity 22 Kirkstall Lane	**£95.00**	British Gas bereavement: 0330 808 3880	Notify provider of death. Take meter readings on date of death or as soon as possible. Transfer account to estate/ executor name. Do not cancel until property is sold or transferred. Maintain supply to prevent pipe freeze and maintain property value.	☐	
Yorkshire Water	Water & sewerage 22 Kirkstall Lane	**£28.00**	Yorkshire Water: 0345 124 2424	Notify of death. Take meter reading. Transfer to estate account. If property will be vacant for more than **30 days** in winter, ask Yorkshire Water about pipe protection advice and consider turning off supply at the stopcock.	☐	
BT landline / broadband	Telecommunications 22 Kirkstall Lane	**£44.00**	BT bereavement: 0800 169 1663	Contact BT bereavement team. Cancel or transfer service. If property will be empty, cancel to avoid ongoing charges. If broadband is needed for estate communications or security systems, consider a short-term continuation.	☐	

PROVIDER / SERVICE	TYPE	MONTHLY AMOUNT	REFERENCE	ACTION REQUIRED	DONE	DATE
Home insurance — buildings	Buildings insurance 22 Kirkstall Lane	**£28.50**	Check policy documents for insurer	CRITICAL: Do not cancel. Notify insurer of death and change of occupancy status. Most buildings policies require notification if the property will be unoccupied for more than **30–60 days**. Executor has a legal duty to maintain the estate's assets — an uninsured property is a breach of this duty. Request a probate/ vacant property endorsement. This insurance must continue until the property is sold or transferred.	☐	

VACANT PROPERTY INSURANCE — CRITICAL OBLIGATION

Standard home insurance policies typically exclude claims arising after the property has been unoccupied for **30–60 days** (the exact period varies by insurer). Once 22 Kirkstall Lane becomes vacant following the death of David Pemberton, the executor must notify the insurer immediately and request a vacant property endorsement or secure appropriate specialist vacant property cover. Failure to do so could leave the estate uninsured for fire, flood, theft, or malicious damage claims. Specialist vacant property insurers include Aviva, Zurich, and a number of specialist brokers. Legal & General and Royal London both offer estate property insurance products — check the current policy schedule.

Notification register

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Use this register to record every cancellation notification made on behalf of the estate. Keep a copy of every letter sent, every email confirmation received, and every reference number given. You will need these records if any institution claims payment was not cancelled.

ORGANISATION	DATE NOTIFIED	METHOD	REF / CONFIRMATION NO.	OUTCOME / NOTES	REFUND DUE	RECEIVED
Legal & General						☐
AXA car insurance						☐
Barclays						☐
Netflix						☐
Amazon Prime						☐
Spotify						☐
Sky						☐
Leeds City Council						☐
AA membership						☐
British Gas						☐
Yorkshire Water						☐
BT						☐
Home insurer						☐
Charity DDs						☐
Other:						☐
Other:						☐

Monthly burn summary

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The table below summarises the identified monthly outgoings for the estate of David Pemberton. This figure represents the maximum monthly expenditure if no action is taken — every day of inaction has a cost.

ITEM	MONTHLY COST	TIER	STATUS
L&G life policy premium	£38.50	Tier 1	Pending cancellation
AXA car insurance	£41.20	Tier 1	Pending cancellation
Netflix	£10.99	Tier 2	Pending cancellation
Amazon Prime	£8.99	Tier 2	Pending cancellation
Spotify	£9.99	Tier 2	Pending cancellation
Sky broadband / TV	£52.00	Tier 2	Pending cancellation
Council tax	£104.00	Tier 2	Exemption to be applied
AA membership	£8.25	Tier 2	Pending cancellation
Charity DDs (est.)	£20.00	Tier 2	Pending cancellation
British Gas (energy)	£95.00	Tier 3	Transfer — maintain supply
Yorkshire Water	£28.00	Tier 3	Transfer — maintain supply
BT broadband	£44.00	Tier 3	Review — may cancel
Home insurance	£28.50	Tier 3	DO NOT CANCEL — transfer
Total identified monthly outgoings	**£489.42**	**—**	**If no action taken**

Estimated monthly saving from prompt cancellation:

Cancelling all Tier 1 and Tier 2 items (total **£293.92**/month) **within 7 days**, and transferring Tier 3 items to estate management, could save the estate approximately **£3,527** over a 12-month probate period. These are not trivial sums.

Council tax exemption — Class F and Class G

Two council tax exemptions are relevant here. Class F exemption applies where a property is unoccupied and owned by someone who has died, and no **grant of probate** or **letters of administration** have yet been granted. This exemption lasts until **6 months** after the **grant of probate** or **letters of administration** — not from the date of death. Class G exemption applies where occupation is prohibited by law. Leeds City Council must be notified promptly; they will not apply exemptions retrospectively without evidence. Call 0113 222 4404 or complete the online bereavement form at leeds.gov.uk/counciltax.

Template notification letter

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Use the following template to notify providers of the death and request cancellation. Click each underlined blank to type your details directly, or print and write in by hand. Send by recorded delivery where possible, or by email with a read receipt. Always retain a copy.

TEMPLATE CANCELLATION LETTER — ADAPT FOR EACH PROVIDER

____
____
____

Bereavement Team / Customer Services
____
____

Dear Bereavement Team,

Re: Notification of death — ____________________ — Account/Policy reference ____________

I am writing to inform you of the death of ____________________, who died on ____________. I am the executor of [his/her] estate, appointed under [his/her] last will dated ____________.

I enclose a certified copy of the **death certificate** for your records. Please take note of this death and take all steps necessary to close or cancel the above account or policy with immediate effect. Please confirm in writing the effective date of cancellation, whether any balance or unused premium is refundable to the estate, and the address to which any final correspondence or refund should be sent.

The estate correspondence address is as follows: ____________________. The estate reference for my records is [CANC-AP-001-11062026 — adapt as needed].

I would be grateful if you could acknowledge receipt of this letter and confirm the account closure or policy cancellation in writing. Please do not hesitate to contact me if any further information is required.

Yours faithfully,

____
____
Executor — Estate of ____________________

Sending evidence with letters

Never send original documents. Always send certified copies — a solicitor, JP or notary can certify them at low cost. For most subscription providers, a photocopy of the **death certificate** with a covering letter is sufficient. Banks, insurers and pension providers want a certified copy, and above their own limit the **grant of probate** too.

Barclays: direct debit authority and account management

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The deceased's Barclays current account is the hub through which most direct debits were collected. Once the account is frozen by Barclays, further direct debit collections will bounce. This creates a race: **cancel direct debits before the account is frozen** to avoid default records and administrative complications.

The Barclays bereavement process

Barclays has a dedicated bereavement service accessible at 0800 068 2238 (freephone) or at barclays.co.uk/bereavement. They will ask for: the full name and date of birth of the deceased; the account number and sort code; the executor's name and contact details; and a certified copy of the **death certificate**.

Upon receiving notification of death, Barclays will: freeze the sole accounts in the deceased's name; cancel all direct debit mandates on those accounts; stop any standing orders; and provide a written statement of the account balance at the date of notification. The executor will then need to provide the **grant of probate** before funds can be transferred to the estate account, unless the small estate rule below applies.

Requesting a list of direct debits before the account is frozen

Before Barclays freezes the account, the executor should request a complete list of all active direct debit mandates from the online banking platform or from Barclays directly. This list will form the basis of the cancellation register in this pack. It is important to obtain this list as early as possible — once the account is frozen, Barclays may be less forthcoming about historical direct debit information without formal probate authority.

Executor's own access:

The executor does not automatically gain access to the deceased's bank accounts upon appointment. The executor's authority derives from the **grant of probate**. Until probate is granted, the executor must work through the bank's bereavement team and provide the will as evidence of appointment. Barclays may allow the executor to manage correspondence and receive statements informally, but will not transfer funds above its £50,000 small-estate limit without probate authority.

Small estate payments — sole accounts of £50,000 or less

Barclays publishes its small estate limit: where the deceased held £50,000 or less in total across their sole (non-joint) Barclays accounts, it does not require a **grant of probate** and may release funds directly to the executor. Confirm the limit with the Barclays bereavement team in writing, as figures change without notice. The executor would need to complete Barclays' own bereavement declaration form and provide evidence of entitlement. This can significantly speed up access to funds for estates where the Barclays current account is the primary liquid asset.

Cancellation checklist

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Use this checklist to confirm all actions in this pack have been completed. Sign and date when all items are done. Retain in the estate file.

CANCELLATION PACK — COMPLETION CHECKLIST

- ☐ Obtained complete list of direct debits from Barclays before account frozen
- ☐ Notified Barclays of death — account freeze confirmed
- ☐ Tier 1 cancellations completed within 48 hours — L&G, AXA, Barclays fee waiver
- ☐ Netflix cancelled — confirmation email retained
- ☐ Amazon Prime cancelled — confirmation retained
- ☐ Spotify cancelled — confirmation retained
- ☐ Sky cancelled or transferred — confirmation retained; early termination fee waiver requested
- ☐ Leeds City Council notified — council tax exemption applied
- ☐ AA membership cancelled — refund requested
- ☐ Charity direct debits cancelled — charities notified by letter
- ☐ British Gas account transferred to estate — supply maintained
- ☐ Yorkshire Water account transferred to estate — meter reading taken
- ☐ BT reviewed — decision made on continuation or cancellation
- ☐ Home insurance transferred to estate — vacant property endorsement obtained
- ☐ All cancellation confirmations filed in estate correspondence file
- ☐ Notification register completed and signed
- ☐ All refunds received and banked into estate account

About Valoren

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Valoren is an institutional records and estate readiness service built specifically for UK households. The Cancellation Pack is free reference from Valoren's estate administration series. For the estate itself, Valoren prepares the executor's own documents from what the executor tells us.

Every Valoren document is written in plain English, structured for print and digital use, and produced to the professional standards expected by solicitors, banks, and HMRC.

The executor's own documents, prepared by Valoren

The Executor's Register — the estate's own Asset & Liability Register and notification sequence, prepared by a dedicated specialist. **Executor's First Hour** — a personalised first-day sequence for a newly appointed executor.

Available at valoren.uk. The Executor's Register **£29**. Executor's First Hour **£179**.

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