

■ VALOREN

THE LIVING EDITION

prepared for the household of

David James Pemberton

28 AUGUST 2026

NEXT REVIEW · AUG 2027



REF VAL-2026-0828-LIVING

The people who love you should inherit answers, not questions.

10 pieces, in the order they sit in the pack — and the sheet each one is on — 10 of 33 records recorded, see the Record Map.

	PAGE
 The authority	
01 The Manifest	2
02 Trusted Person Protocol	6
03 Who to Call	7
 The registers	
04 Accounts & Policies Register	9
05 Where Everything Is	11
 The dates	
06 The Year Ahead	12
 The household	
07 The Home Panel	14
08 The Pets Panel	15
09 The Dependants Panel	16
 In your pocket	
10 The Emergency Cards	17

IF A PIECE IS MISSING

The digital copy of this edition is kept with the household's own records — sign in to the portal, open Documents, and any numbered piece prints again.

Names and last digits only — nothing in this pack unlocks anything by itself.



The Record Map

10 of 33 records recorded — the pieces in this edition are prepared from the ones marked recorded; the rest are ready to add in the portal.

✓

Personal

ON FILE

01	Digital Access Map	RECORDED
02	Financial Accounts	RECORDED
03	Asset Inventory	
04	Income & Outgoings	RECORDED
05	Civil Dossier	
06	Policy Index	RECORDED
07	Legal Instruments	RECORDED
08	Medical Abstract	RECORDED
09	Property Folio	RECORDED
10	Succession Plan	
11	Digital Legacy Registry	
12	Business Interests & Directorships	
13	Funeral & Committal Wishes	
14	Dependent Care & Handoff	RECORDED
15	Personal Record	

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Registers

16	Master Registry	
17	Renewal Register	
18	People, Authority & Contacts	RECORDED
19	Designated Places	RECORDED
20	Kinship & Succession Map	

Names and last digits only — nothing in this pack unlocks anything by itself.



 Security

ON FILE

21	Access Controls	.....
22	Recovery Routes	.....
23	Custody & Contingency	.....

 Events

24	Death & Estate Activation	.....
25	Incapacity & Medical Proxy	.....
26	Absence & Continuity Cover	.....
27	Access Loss & Identity Recovery	.....
28	Legal Dispute & Evidence Protocol	.....
29	Theft & Asset Compromise	.....
30	Property Damage & Incident Response	.....
31	Relocation & Address Update Protocol	.....
32	Separation & Custody Documentation	.....
33	Business Interruption & Continuity	.....

Names and last digits only — nothing in this pack unlocks anything by itself.



I

SECTION I

The Authority

Who acts for this household if it ever cannot act for itself — and the signed protocol that says so.

Authority is easier to prove than to explain.



Trusted Person Protocol

for Emma Pemberton-Walsh — signed authority to act, and the four steps to take

This sheet is for **Emma Pemberton-Walsh**. David chose you. Keep it with your own important papers — if the day comes, it tells you exactly what to do, and the signature below records that choice in writing.

IF SOMETHING HAPPENS TO DAVID

- 1 Call the people on the emergency card** — or the contacts listed below, in this order.
- 2 Find the household pack**. David keeps it at: *the grey file box, the study, Home — 14 Beechwood Avenue*. Everything you need is inside, in numbered order.
- 3 Speak to the solicitor before contacting any bank**. Claire Vane, Thornbury & Vane, Bath — 01225 771900. Cancel nothing yet: not direct debits, not accounts.
- 4 Scan the code** — it opens David's handover page. Enter your email; no account, no password, no code needed.



SCAN WHEN THE DAY COMES
NO ACCOUNT · NO PASSWORD



VERIFY THIS SHEET
VALOREN.UK/VERIFY/
VAL-2026-0828-LIVING

KEY CONTACTS

TRUSTED PERSON	Emma Pemberton-Walsh — 07700 900314
EXECUTOR	Andrew Pemberton — 07700 900552
GP	Dr Amrita Shah, The Elms Surgery — 01423 550122
SOLICITOR	Claire Vane, Thornbury & Vane, Bath — 01225 771900

WHERE THINGS ARE

THE WILL	Original with Thornbury & Vane — deed store, Bath
HOUSE DEEDS	Registered freehold — Land Registry title; the grey file box, the study, Home — 14 Beechwood Avenue
THIS PACK	the grey file box · digital copy via the code →

WHERE YOU LIVE CHANGES THE INSTRUMENT

England & Wales — a Lasting Power of Attorney, registered with the Office of the Public Guardian. · **Scotland** — a Continuing (financial) or Welfare Power of Attorney, registered with the Office of the Public Guardian (Scotland); the guardianship route runs through the Sheriff Court under the Adults with Incapacity (Scotland) Act 2000. · **Northern Ireland** — an Enduring Power of Attorney, registered with the Office of Care and Protection; the deputy equivalent is a Controller appointed by the High Court, and timelines run longer.

AUTHORISATION

I, David James Pemberton, confirm that Emma Pemberton-Walsh is my trusted person, and that on my death or incapacity they should act on this protocol. If this sheet is unsigned, it has not been authorised — contact the solicitor named above before acting on it.

SIGNED — DAVID JAMES PEMBERTON

DATE

WITNESS — NAME & SIGNATURE

PREPARED BY VALOREN · FROM WHAT YOUR HOUSEHOLD RECORDED

Guidance, not legal advice · this sheet does not replace a will or an LPA

Who to Call

the people who act for this household — in calling order

PIECE 03 OF 10
the Pemberton household

The order is the point. The first name holds this pack and can act tonight; the rest are the people who will be asked for, in the order they are usually needed.

First

Trusted person	Emma Pemberton-Walsh · 07700 900314
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Then, in order

Executor	Andrew Pemberton · 07700 900552
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GP	Dr Amrita Shah · 01423 550122
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Solicitor	Claire Vane · 01225 771900
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WHY THIS ORDER

the first call is not the formal one

Start with the person who holds this pack. They can open the file, read the Trusted Person Protocol and reach everyone else on this page. The GP is on this page if a doctor is needed tonight; the rest deal in paper, and paper can wait until morning.



II

SECTION II

The Registers

Every institution this household holds, in names and last digits —
and where everything lives.

What is written down does not have to be remembered.



Work down the list once a year, or as life changes it. Date each institution on the line as its details are confirmed — this page is designed to be **written on**. A closed account, a new policy, a change of address: one line each, in pen. The portal copy is the one every future document is prepared from, so a change worth ink here is worth a minute there. Where a line is empty, write in the provider — or the word **none** — so nobody has to go looking.

 Banking

LAST CONFIRMED

Nationwide	Joint current account	•• 4471	
NS&I	Sole savings account	holder 8823	
ISA			
Investment / general account			
Crypto			
Credit card			
Mortgage			
Business account			

 Pensions

Aegon	Pension / Workplace	AV5518	
State Pension	Pension / Defined Benefit	NI 44 C	
SIPP / defined contribution			

Names and last digits only — never full numbers, never passwords.



Insurance

LAST CONFIRMED

Legal & General	Life policy — written in trust	LG0917	
Zurich	Home policy	ZH 2210	
Aviva	Pet policy	PP 2207	
Critical illness / income protection			
Car			
Health			
Travel			
Funeral plan			

Household

Yorkshire Water	Utilities — joint names — Quarterly	on the bills	
Council tax			
Energy — gas & electricity			
Broadband & mobile			
TV licence & subscriptions			

Names and last digits only — never full numbers, never passwords.



Where Everything Is

documents and keys — original, copy, and the route to each

PIECE 05 OF 10
the Pemberton household

Every document this household recorded, and the route to it. A place reads container first, then the room, then the building — so the line can be followed by somebody who has never been in the house.

The documents

Will · 2024	Thornbury & Vane — deed store, Bath
LPA (property & finance) · 2023	Emma Pemberton-Walsh — the grey file box, the study, Home — 14 Beechwood Avenue

Keys & access

Access	Emma holds a full set of keys; spare with the neighbour at no. 16
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This pack

Where it lives	the grey file box, the study, Home — 14 Beechwood Avenue
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ORIGINAL OR COPY
a copy reassures; the original proves

Send copies; let the originals stay where this page says they are. When an institution insists on an original, note on this sheet where it went and when it came home — the route back matters as much as the route out.



The Year Ahead

the dates this household is already keeping — drawn from its own records

9
SEP 2026

LPA registration expected

Submitted 1 July 2026. The Office of the Public Guardian (England & Wales) currently states around 8 to 10 weeks to register — the reference is in Legal Instruments. (OPG, GOV.UK, checked 8 September 2026)

10
JAN 2027

Legal & General — Life renews

Renewal recorded in the Policy Index. A renewal date seen early is a quote compared; one seen late is a premium accepted.

15
MAR 2027

NS&I — fixed term ends

Recorded in the Accounts & Policies Register.

28
AUG 2027

The Dossier's year ends

Renewal falls here. A renewal notice arrives 14 days before, with one-click cancel — nothing renews silently.

The dates in copper are the ones that cost money if they slip. Mark each in the household diary — the portal holds the list as it grows.

Figures on this sheet: the grant expectation — HMCTS, GOV.UK, checked 8 September 2026 · interest on unpaid inheritance tax — HMRC, GOV.UK, checked 8 September 2026.

III

SECTION III

The Household

The house, and everyone who depends on it — the pages for a week that has to run without you.

A house does not stop needing things.



The Home Panel

14 Beechwood Avenue, Harrogate HG2 8QT — what the house needs from whoever holds the keys

PIECE 07 OF 10
the Pemberton household

The house is the household's largest object, and the only one with a daily routine. This page is for any week the house must run without you — a hospital stay, a long trip, the day the trusted person steps in. Nothing here needs permission; it needs a key and a phone.

The property

Ownership	Sole owner
Deeds	Registered freehold — Land Registry title · the grey file box, the study, Home — 14 Beechwood Avenue

Keys & access

Access	Emma holds a full set of keys; spare with the neighbour at no. 16
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IF THE HOUSE STANDS EMPTY
the one call that saves the cover

Tell the insurer within days, not weeks. Most policies restrict cover once a home is unoccupied — commonly **30 consecutive days, some insurers 45 or 60**; the schedule says which. Zurich home policy, register piece 04. Checked against insurers' published wordings 19 July 2026.



The Pets Panel

Bramble — the routine, the vet, and who takes them

PIECE 08 OF 10
the Pemberton household

Bramble's routine does not pause because the household's has. This page is for the first person through the door — a sitter, a neighbour, family — written so feeding them tonight depends on nobody's memory.

The animal

Bramble	Tabby cat, born around 2019 — microchipped, Petlog.
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Who takes them

First	Emma Pemberton-Walsh
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The routine

Vet	Beech House Vets, Harrogate — 01423 550977
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Insurance	Aviva, policy PP 2207
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The Dependants Panel

Kofi Pemberton — who steps in tonight, if they are needed

PIECE 09 OF 10
the Pemberton household

This page answers the three questions the first adult in the room actually has — who has the children tonight if you cannot be reached, who is told, and what cannot be missed tomorrow morning. The formal arrangements live in the will; this page keeps an ordinary emergency ordinary.

The children

Kofi pemberton

Child — Age 9, Year 5

Who has them

Named guardian

Rachel Walsh

School & medical

School / PROVIDER

St Luke's Primary — 01423 550414

GP

Dr Amrita Shah, The Elms Surgery — 01423 550122

NOT A LEGAL APPOINTMENT

what this page is, honestly

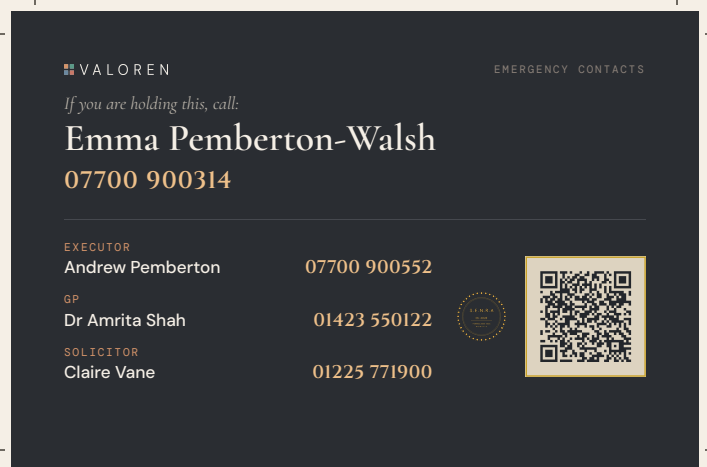
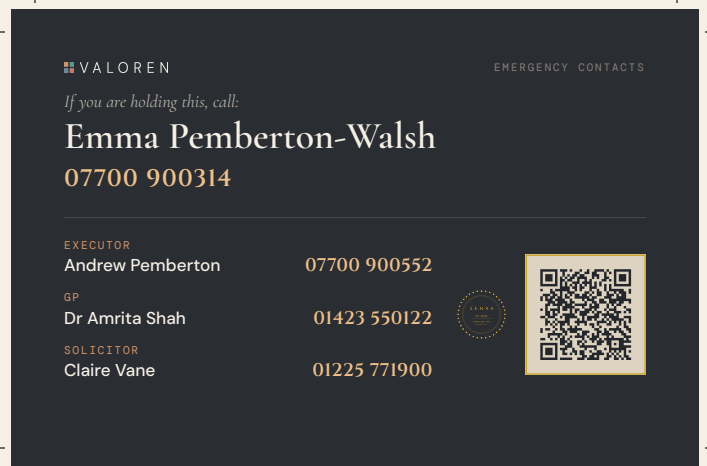
This page is not a legal appointment. Guardianship, if it is ever needed, comes from the will and the court. What this page does is answer an ordinary emergency — a school pickup, a locked door, a missed call — without a single number needing to be remembered.



IN YOUR POCKET

The cards, to cut out

6 copies — for the people who would be called, for a wallet, and one by the telephone.



PAPER Cut along the marks, or a hair outside them — the dark ground runs past the line, so a slightly wide cut still looks right. The square saves the first number straight to a phone. Plain paper is enough — the numbers are what matter. If you have card to hand, use it: matte, not glossy, it smudges.