



Scottish Police
Credit Union Limited

Serving The Police Family

Bereavement Support

**Member guidance on the Scottish Police
Credit Union Ltd. insurances**

Last updated: April 2025

*Scottish Police Credit Union is authorised by the Prudential Regulatory Authority (PRA) and regulated by the
Financial Conduct Authority (FCA) and the Prudential Regulatory Authority (PRA) - FRN 213597*



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Registering a death

When you experience the loss of a loved one, there are a few important steps to take. The UK Government website ([GOV.UK](https://www.gov.uk)) offers clear guidance on registering a death, which is the first formal step.

Who needs to register?

Usually, a close family member like a spouse, civil partner, parent, child, or sibling will handle this. If that's not possible, someone else who was close to the deceased or involved in the arrangements can often do it.

Where does registration happen?

Generally, you will need to go to the register office in the area where your loved one passed away. Your local council's website will have details of the register office. Sometimes, registration by phone or post might be an option, though it's less common.

What information is needed?

You will be asked for details about your loved one, such as their full name, date and place of birth, their address, job, and marital status. You will also need to provide your own details as the person registering.

It's helpful to have:

- The medical certificate confirming the cause of death, which the doctor will provide.
- Your loved one's birth certificate.
- Their marriage or civil partnership certificate, if applicable.
- Their NHS medical card, if you can find it.

What documents will you receive?

After registering, you will typically get a Certificate for Burial or Cremation (often called the 'green form'), which the undertaker (funeral director) will need. You will also likely need to purchase official copies of the Death Certificate, as many organisations will require these to manage your loved one's affairs, such as banks and insurance companies.



Registering a death

To help ease the burden of contacting multiple government departments, there's a helpful service called **Tell Us Once**, provided by the UK Government.

How it helps?

When you register the death, the registrar will likely tell you about **Tell Us Once**. If it's available in your area, they can either take the necessary details there and then, or give you a reference number so you can access the service online or by phone at a time that feels right for you.

Who gets notified?

Tell Us Once can inform organisations like:

- HM Revenue and Customs (HMRC) regarding tax and benefits.
- The Department for Work and Pensions (DWP) for things like pensions and disability benefits.
- The Passport Office.
- The Driver and Vehicle Licensing Agency (DVLA).
- Your local council for services like council tax and housing benefit.

Why is it helpful?

This service can save you a lot of time and stress by avoiding the need to contact each of these organisations individually during a difficult period.

Separately, there's a service called the **Death Notification Service** specifically for letting financial institutions know about the passing of your loved one.

How does it work?

This is an online service where you can provide details about the person who has died and the banks, building societies, or other financial organisations they had accounts with. The service then securely informs them.

Which institutions can be notified?

Many banks and building societies in the UK participate in this. You can find a list of them on the **Death Notification Service** website.

Why is it helpful?

This can make the process of managing your loved one's finances much smoother, saving you from having to contact each institution separately at a time when you have many other things to think about.



Notifying the Scottish Police Credit Union Ltd.

There are several ways you can inform us of a member's passing. Please choose the method that is most convenient for you.

In Person:

You can notify us in person at our office. There is no need to book an appointment to visit us.

Email:

Please send an email to either info@scottishpolicecu.co.uk or to customer.care@scottishpolicecu.co.uk. In the body of the email, please include any of the following:

- The full name of the deceased member
- Their date of birth (if known)
- Their address (if known)
- Your name and relationship to the deceased
- Your contact telephone number and email address

Telephone:

Please call us on 0141 771 1314 during our opening hours (Mon, Tues & Thurs: 9am-5pm, Wed: 10am-5pm, Fri: 9am-4pm). Our dedicated team is here to listen and guide you through the initial notification.

Please be prepared to provide the deceased member's full name, date of birth (if known), and address (if known), as well as your name and relationship to the deceased. We may ask for further information to verify identity.

Letter:

If you would like to notify the Credit Union in writing, please write to:

Scottish Police Credit Union Ltd

163 - 165 Baillieston Road

Glasgow

G32 0TN

Information that is helpful to include in the letter are:

- The full name of the deceased member
- Their date of birth (if known)
- Their address (if known)
- Your name and relationship to the deceased
- Your contact telephone number and email address



Notifying the Scottish Police Credit Union Ltd.

Tell Us Once & Death Notification Service

When an account holder passes away and their bank is notified, cancellation of any active direct debits is instructed to other organisations. If we are notified of a member's passing through their bank, we will then write to the nominated beneficiary(ies) listed in the account, or if we are aware, we will contact the administrator or executor(s) of the estate.

Death in Service

Should a member pass while serving in Police Scotland, we will be notified by Police Scotland or SCoPe. We will contact the nominated beneficiary(ies) listed in the account, or if we are aware, we will contact the administrator or executor(s) of the estate.

What Happens Next?

Once we have been notified of a member's passing, we will:

- Place a temporary hold on the member's account(s)
- Follow our procedures for dealing with deceased members' accounts
- Contact the administrator, nominated beneficiary(ies) or executor(s) of the estate to guide them through the next steps for accessing the funds held in the account(s)

We understand this is a sensitive time, and we aim to handle all enquiries with care and efficiency. Please do not hesitate to contact us if you have any questions.



Life Savings Cover claims

Life Savings Cover is included with every membership at SPCU and covers our members between the age of 16 and 65 up to a maximum of £1,000.

Our Life Savings Cover is provided by **CMutual**, who specialise in insurances for credit unions. SPCU will make any claim to CMutual on behalf of our member's administrator, beneficiary(ies) or executor(s).

Eligibility

Members that join SPCU before their 65th birthday are eligible for Life Savings Cover.

Members who join SPCU on or after their 65th birthday are not eligible for Life Savings Cover.

What happens next?

Once notified of a member's passing, our team will communicate with the listed administrator, beneficiary(ies) or executor(s) and gather the required information to make a claim.

What documents are needed?

Depending on how much money is in the account at the time of passing while determine what documents we require to process a claim.

Under the **Co-operative and Community Benefits Societies Act 2014**, any funds of £5,000 or less are entitled to the named beneficiary on the member's account. Anything above this is paid to the estate or executor.

For accounts with £5,000 or less:

The team will forward forms to be completed by the administrator, beneficiary(ies) or executor(s).

- Account Settlement Form (confirmation of where funds are to be paid upon closure)
- Letter of Consent (consent for CMutual to approach medical professionals should they require further information to support the insurance claim)

Alongside the completed forms, we will request documentation in support of the Life Savings Cover claim:

- A certified copy of the full death certificate



Life Savings Cover claims

For accounts with £5,000 or more:

The team will forward forms to be completed by the executor(s).

- Account Settlement Form (confirmation of where funds are to be paid upon closure)

Alongside the completed forms, we will request documentation in support of the Life Savings Cover claim:

- A certified copy of the full death certificate
- A letter of confirmation of the appointed executor(s)

Insurance Claims

Our insurers will consider any claim sent to them by SPCU on an individual basis. Once a claim has been submitted, it will be considered and a decision should be made within 14 days working days.

For members under the age of 65

If eligible for a Life Savings Cover claim, our insurers will match up to the first £1,000 in a members account at the time of their passing.

For members over the age of 65

If eligible for a Life Savings Cover claim, our insurers will consider the lowest balance (up to a maximum of £1,000) after a members 65th birthday. This means that any withdrawal after the age of 65 will impact the value of the claim.

Please note: If there is an outstanding loan balance on the account, shares that are held in attachment will be transferred to reduce and clear this balance before the account is closed.



Loan Protection claims

Loan Protection protects our members should they pass while they have a loan with us.

At SPCU, we believe that debt dies with the debtor and as such we offer Loan Protection to our members at no extra cost.

Eligibility

Members who borrow before their 75th birthday are eligible for a Loan Protection claim.

There is no Pre-Existing Condition exclusion in our Loan Protection Cover.

Please note: Loans are not covered should the cause of death be a result of suicide within the first six months of loan approval.

Insurance Claims

Any members who are **eligible** for a Life Savings Cover claim and who have an outstanding loan balance, will have their Loan Protection claim submitted alongside their savings claim. The administrator, beneficiary(ies) or executor(s) in this circumstance, will need to complete a **Letter of Consent** (consent for CMutual to approach medical professionals should they require further information to support the insurance claim).

On the occasion that a member is **not eligible** for a Loan Protection Cover claim, any attached shares will be transferred to either reduce, or clear the outstanding balance.

We may lodge a claim on the estate should there be any remaining balance not covered by attached shares.

The team will be on hand at every step throughout the settlement process for any questions.



Closing the Account

Once any insurance claims have been settled, we will notify the administrator, beneficiary(ies) or executor(s) and advise of when any funds will be released from the account.

We will produce a final letter with the total balances and any insurance payments claimed.

The Co-operative and Community Benefit Societies Act 2014

The Co-operative and Community Benefit Societies Act 2014 permits these societies to release up to £5,000 from a deceased member's account directly to a nominated beneficiary in Scotland without needing a full Certificate of Confirmation. This simplifies and accelerates the transfer of smaller sums to the intended recipient.

However, for amounts over £5,000, the standard Scottish legal procedures for estate administration, requiring a Certificate of Confirmation, would generally be necessary.



Legal Terms

Administrator

The individual appointed by the court to manage and distribute the estate of someone who has either died without a valid will (intestate) or where the named executors are unable or unwilling to act.

Beneficiary

Someone who is entitled to receive a specific item, sum of money, or a share of the deceased's estate as outlined in their will or according to the rules of intestacy.

Certificate of Confirmation

An official Scottish court document giving legal authority to manage and distribute a deceased person's estate. It allows the appointed individuals (executors) to handle assets, pay debts, and distribute the inheritance according to the will or the law if there is no will.

Death Certificate

This is the official legal document issued by a registrar, confirming the date, location, and cause of a person's death. It is typically obtained after a medical professional has certified the death.

Estate

A person's estate encompasses all their assets, including property, money, possessions, and anything else registered in their name at the time of their death.

Executor

The person or people named in a will who are responsible for administering the deceased's estate in accordance with the terms of the will.

Will

A will is a written, signed, and witnessed legal document outlining how you want your assets distributed after your death. It names executors to manage your estate and beneficiaries to receive your inheritance, and can also appoint guardians and express funeral wishes. A valid will ensures your wishes are followed and simplifies matters for your loved ones.



Further Support

Bereavement Support

Age Scotland Helpline

Telephone: 0800 124 4222

Website: <https://www.agescotland.org.uk/>

Breathing Space

Telephone: 0800 83 85 87

Website: <https://www.breathingspace.scot/>

Citizen's Advice Bureau

Telephone: 0131 510 5510

Website: <https://www.citizensadvice.org.uk/scotland/>

Cruse Bereavement Care Scotland

Telephone: 0808 802 6161

Website: <https://www.crusescotland.org.uk/>

Samaritans

Telephone: 116 123

Website: <https://www.samaritans.org/scotland/>

Widowed and Young

Telephone: 0300 201 0051

Website: <https://www.widowedandyoung.org.uk/>

Funeral Support

National Association of Funeral Directors

Tel: 0121 711 1343

Website: <https://www.nafd.org.uk/>

Humanists UK

Tel: 020 7324 3060

Website: <https://humanists.uk/ceremonies/home/>

The Natural Death Centre

Tel: 01962 712 690

Website: <http://naturaldeath.org.uk/>



Contact Us

Telephone:

0141 771 1314

Email:

customer.care@scottishpolicecu.co.uk

Website:

<https://www.scottishpolicecu.co.uk>

Registered Address:

Scottish Police Credit Union Ltd.

163 - 165 Baillieston Road

Glasgow

G32 0TN

You can receive this document in Braille, large print or audio CD.

Contact the office using the details above or visit our office if you would like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use **Text Relay** if you have a textphone. Dial **18001**, followed by the phone number you want to call.
- You can contact the office using **Contact Scotland BSL**.
- **Hearing Loop** system is available when visiting the SPCU office.