

Bereavement Principles

February 2016



Bereavement Principles

BBA Working Party – Draft Bereavement Principles

1. Our team will treat you with compassion and respect when you seek our help and support following bereavement.
2. We will provide you with access to practical, jargon-free information and help via our branches, website and telephone. We'll also tell you about other external sources of help available to you.
3. When you get in touch to tell us about your bereavement we will respond rapidly and will suppress marketing and start to take the necessary action straight away.
4. We will make sure that once you've been in touch, we will notify all relevant teams in our organisation and provide you with a point of contact.
5. We will provide support to meet your individual needs throughout the process and will work with you to resolve everything as quickly and simply as possible keeping you informed.
6. We will plan carefully to make sure we can consistently provide the best possible service for those who are bereaved

Bereavement Principles

Principle	Detail
<p>1. Our team will treat you with compassion and respect when you seek our help and support following bereavement</p>	<p>i. All employees who come into contact with bereaved people will be able to show the necessary empathy, skills and knowledge for their role to provide support.</p> <p>ii. Front line employee training will include:</p> <ul style="list-style-type: none"> - Empathy (this can be part of wider/vulnerability training) - Awareness of any referral process / access to specialist team, or most experienced staff, or information - The ability to recognise customer needs at front line - Cross-skilling to ensure availability <p>iii. Specialist team training:</p> <ul style="list-style-type: none"> - Empathy (this can be part of wider/vulnerability training) - Fully trained in all aspects of the bereavement process - Regular training content updates - Regular monitoring and testing <p>iv. Ongoing competence:</p> <ul style="list-style-type: none"> - Training refreshers <ul style="list-style-type: none"> o Ongoing observations and assessment for those in contact with customers e.g. measures: complaints; observed levels of empathy, customer and staff engagement, behaviour
<p>2. We will provide you with access to practical, jargon-free information and help via our branches, website and telephone. We'll also tell you about other external sources of help available to you.</p>	<p>i. Clear information is available in a user-friendly format about the service and what it can offer, and about other bereavement support services which may be useful .</p> <p>ii. Firms will work collaboratively with other organisations.</p> <ul style="list-style-type: none"> a. Develop principles for an industry wide 'Tell us Once' style scheme and signpost to other support services that may be available. b. Signposting (e.g. acknowledgement letter, specialist team, website)

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<p>3. When you get in touch to tell us about your bereavement we will respond rapidly and will suppress marketing and start to take the necessary action straight away.</p>	<ul style="list-style-type: none"> i. Service offers rapid response, whether by telephone, online or in person. <ul style="list-style-type: none"> a. Develop multichannel notification: online – post – phone - in branch b. Develop a principle on waiting time and privacy (for each channel) ii. Upon notification (without receiving a death certificate) firms will: <ul style="list-style-type: none"> a. Restrict transactions on sole accounts b. Suppress marketing (<i>*there may be occasions when marketing material continues to arrive because it was already prepared for mailing, but this should only be for a short period of time</i>) iii. Firms will issue an acknowledgement to the personal representative (where known) within 5 working days from the point of notification. The acknowledgement will include the following information: <ul style="list-style-type: none"> a. Acknowledgement of notification of death b. Next steps and timeframes c. Details of the available ways of contacting the firm d. Information and evidence required e. Signposting at the outset <ul style="list-style-type: none"> i. Wider bereavement help and advice ii. Contact(s), help centres and communication iii. Fraud awareness iv. Firms will take reasonable steps to identify the personal representative where this information is not provided upon notification.
<p>4. We will make sure that once you've been in touch, we will notify all relevant teams in our organisation and provide you with a point of contact.</p>	<p>Firms will achieve one-stop notification across products and within UK customer brands-</p>

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<p>5. We will provide support to meet your individual needs throughout the process and will work with you to resolve everything as quickly and simply as possible keeping you informed.</p>	<p>i. Employees will assess the customer’s individual circumstances and needs as early as possible in the process and develop an appropriate plan of action including contact strategy:</p> <ul style="list-style-type: none"> a. Identify needs of the bereaved person at the outset b. Handle case based on individual needs c. Provide a point of contact for help and guidance at any stage of the process d. Employees will regularly review progress of the case with appropriate action taken e. Review and refresh service regularly <p>ii. Firms will allow necessary payments to be made from the deceased’s accounts. For example:</p> <ul style="list-style-type: none"> ▪ Funeral bill ▪ HMRC inheritance tax ▪ Probate fees <p>Firms will consider emergency payments and specific costs based on needs of dependents on a case by case basis.</p> <p>iii. Firms will repay overpaid benefits upon the request of the personal representative. Firms may repay overpaid State benefits directly to the respective Government agency upon the agency’s request where there are enough funds to cover these and the executor agrees to the repayment being made by the firm.</p> <p>iv. For amounts under certain limits (to be agreed by each firm), firms may be willing to waive probate requirements and release all funds. Probate limits will vary by firm and, in most cases, the personal representative will be asked to sign an indemnity form where probate is not required.</p>
<p>6. We will plan carefully to make sure we can consistently provide the best possible service for those who are bereaved</p>	<p>i. Firms will have plans in place to address the needs of the bereaved people they serve in the most appropriate way.</p> <p>ii. Customer journey is planned in response to identified need</p> <ul style="list-style-type: none"> a. Staff training b. Access to information c. Signposting <p>iii. Firms regularly review plans and evaluate activity to ensure development in line with emerging needs</p> <ul style="list-style-type: none"> a. Capacity planning and forecasting b. Digital developments c. Regular reviews and continuous improvement of the service d. Feedback from customers and consumer groups

Bereavement Principles

These Principles have been developed and endorsed by the following BBA members and the BSA:

- Barclays Bank
- HSBC Bank
- Lloyds Banking Group
- Nationwide Building Society
- Santander UK
- The Royal Bank of Scotland