# Understanding the Inheritance Act 1975

This handout explains the Inheritance (Provision for Family and Dependants) Act 1975 in simple terms. It helps you understand how and why a Will might be challenged after someone has passed away.

## What is the Inheritance Act 1975?

The Inheritance Act 1975 allows certain people to make a claim against someone’s estate if they feel they haven’t been left reasonable financial provision — even if there is a valid Will.

## Who Can Make a Claim?

The following people may be eligible to make a claim:

* A spouse or civil partner of the person who died
* A former spouse or civil partner (if they haven’t remarried)
* A person who lived with the deceased for at least 2 years as if they were married
* Children of the deceased (including adult children)
* Anyone treated as a child of the family (such as a stepchild)
* Anyone who was financially supported by the person who died

## What is a “Reasonable Financial Provision”?

This depends on the claimant’s relationship with the person who has died. For example:

* A spouse may be entitled to continue living at a similar standard as before the death.
* A child or dependent might be entitled to support for their basic needs, such as housing or living costs.

## Other Important Points

* Claims must usually be made within 6 months of the date probate is granted.
* Not everyone can challenge a Will—only specific categories of people are eligible.
* The court considers things like the size of the estate, financial needs of the person claiming, and what the Will says.
* Leaving a Letter of Wishes alongside your Will can help explain your decisions and reduce the risk of a challenge.

***This handout is not advice. It is a summary of publicly available information.***