Justly Guide: Writing a Will in Guernsey

A will ensures your wishes are followed after your death — including who inherits your belongings, who cares for your dependents, and how your estate is handled. Here's how to begin.

Step 1: Understand Why You Need a Will

Ask yourself:

- Do you want to decide who inherits your money or property?
- Do you have children or dependents who need care?
- Do you want to avoid family disputes?

If yes to any of these, a will is strongly advised. Without one, Guernsey's intestacy laws decide who gets what.

Step 2: List Your Assets and Liabilities

Start by taking stock of:

- Property (home, land, other real estate)
- Savings and investments
- Pension benefits
- Personal items (jewellery, art, etc.)
- Debts (loans, mortgages, credit cards)

You don't need exact figures, just an overview

Step 3: Decide Who Gets What

Think about:

- Who should inherit specific items or assets?
- Do you want to leave gifts to charity or friends?
- Do you want to leave anything to children from a previous relationship?

Be as clear as possible in your instructions

Step 4: Appoint Guardians (If You Have Children)

If you have children under 18:

- Who would you trust to raise them?
- Make sure the person(s) you choose are willing and able
- Consider backup guardians in case your first choice cannot act

This is one of the most important parts of your will if you have dependents

Step 5: Choose Executors

Executors carry out your wishes after you die. They:

- Apply for probate
- Settle debts
- Distribute assets

Choose someone:

- You trust
- Who is organised and responsible
  (You can name professionals, like a solicitor, but they may charge a fee.)

You can have more than one executor

Step 6: Write Your Will

You have options:

- Use a will-writing template tailored to Guernsey law (Justly can help)
- Write your own will — but be careful, small mistakes can make it invalid
- Hire a legal professional, especially if your estate is complex

Make sure your will is clear, signed, and legally valid

Step 7: Sign and Witness the Will Properly

To be valid:

- You must sign your will in front of two adult witnesses
- Witnesses must also sign — at the same time
- Witnesses cannot benefit from your will

If this step is done incorrectly, the will may be invalid

Step 8: Store It Safely

Your original will should be:

- Stored in a safe, fireproof place
- Shared with your executor(s)
- Optionally registered with a solicitor or legal firm

Let someone know where the will is kept

Step 9: Review Your Will Regularly

Life changes. You should review your will if:

- You get married, divorced, or separated
- You have children or grandchildren
- Someone you named dies
- You move or acquire new assets

Aim to check your will every 3–5 years

Additional Notes for Guernsey Residents

- Guernsey law applies differently to real estate vs. personal assets — local advice is recommended if you own property.
- If you've lived abroad or have assets in another country, you may need more than one will.
- In Guernsey, probate law is separate from UK law — avoid generic online templates unless verified locally.

Need More Help?

Justly can guide you through the process, help you build your own will step-by-step, or refer you to a trusted local legal partner if your estate is complex.