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For cohabiting couples who have separate bank accounts, neither of you can have access to money held in the other partners account. In the event of the death of one of the partners, any balance in the account will be the property of your partner's estate and cannot be used until the estate is settled.

A joint account between the two partners can be accessed by both partners, irrespective who pays into it. If your relationship ends, each partner is entitled to an equal share of the account. On the other hand, if one of you didn't use the account at all, for example, you didn't pay any money in or take any out, it may be difficult to claim that you have any right to it.

If one partner dies, the remaining partner is entitled to full and sole access to the joint account. However, a proportion of the balance will be taken into account when calculating the value of the estate of the person who has died.

On the other hand, when a married couple has a joint account, both parties have equal rights to the money in the account. The entire account becomes the property of one partner in the event of the death of the other. Debts and overdrafts relating to a joint bank account will be the responsibility of both or either partner, irrespective of who incurred them.

If each partner in a married couple has a separate bank account and one dies, the remaining partner might be allowed by the bank to withdraw the funds from the account of the deceased.

For partners who are living together, if one partner fails to make a will before they die, then their property will not automatically go to the remaining partner unless they had a joint ownership agreement. If you are an unmarried couple, this means that it is extra important to make wills.

If one partner dies without leaving enough in their will for the other to live on, the surviving partner may be able to go to court to claim from the estate.

If you inherit money or property from an unmarried partner, you are not exempt from paying inheritance tax, as married couples are.

If you are married, and your partner dies, you will inherit the money set out for you in their will.If either married partner dies without making a will, the other will inherit all or some of the estate. Â

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Stephanie Jacobs is a retired legal advisor, and they recommend that you seek professional legal help from a cohabitation law specialists Dewar Hogan should you have any disputes pertaining to a cohabitation laws or a cohabitees property rights

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