



What Risk? What Policy?

	Scenario/Why?	Next step/Outcome
Missing Beneficiary	It would be much simpler if our research located every entitled beneficiary and in most cases we do. However there could be a beneficiary who we simply cannot account for such as an unknown illegitimate child.	Insurers tend to require a genealogy report as pre-requisite to cover. Insurance will address the risk of post-distribution litigation.
Missing Will Insurance	How do you know that the deceased was intestate? Or that the will you are seeking to prove is the most current?	Minimise the risk: the insurer will require a number of searches to be carried out before cover is offered and we can arrange this on your behalf.
Comfort Policy	Where there is no indication of missing beneficiaries or unfinished research we would always this policy for the protection of the administrator. (For example although the family could be quite certain that the deceased was a bachelor without issue there always remains a possibility that he could have fathered an illegitimate child. In these instances it is the "unknowns" that are being insured). Typically these premiums are 0.75-1% of the estate value.	This policy covers various scenarios such as the possibility of beneficiary coming forward at a post-distribution stage. This cover is usually for Intestate estates.
Empty Property Insurance	Probate process taking too long? Risk of damage to the property and chattles/diminution of value of estate.	We have teamed up with a nationwide property management company who can arrange fulfilment of requisite criteria to ensure that the policy is effective.
Land Registry - Title Insurance	Unregistered probate property with indeterminate title giving you cause for concern? Are the deeds missing and title needs reconstructing? Are there question marks over whether the estate should be entitled to the property?	We offer a research service and ultimately an insurance policy that covers the risk and facilitates the sale of property.
Unclaimed Dormant Funds Insurance	SRA guidelines require adequate steps are taken to ascertain the proper destination of the money and return it to the rightful owner. Even with the best will in the world sometimes the owner cannot be traced. Obviate worry and delay with requisite insurance.	We can produce evidence of searches undertaken for missing owner and provide you with an insurance option so you can distribute monies elsewhere that will ultimately enable you close your file.