



ESTATE ADMINISTRATION SERVICES

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Section 27 of the Trustee Act 1925 Insurance



Overview

Provides protection for personal representatives and executor(s) for the personal liability they hold where a third party claims a financial interest in the estate after all or part of a deceased's estate has been distributed without the placement of, or expiry of, a Section 27 Notice. The policy also offers enhanced protection for the beneficiaries where they are not protected by Section 27 of Trustee Act 1925, where a Statutory notice has/has not been placed.

Benefits

Allows for early distribution of the estate, something which is being requested more frequently by estate beneficiaries and allows distribution with the protection of insurance.

Offers protection for the personal liability of the executor.

Offers best practice comfort protection for the personal representatives and executors over and above that afforded by the placement of the gazette notice, whilst at the same time providing extra benefit to beneficiaries.

Offers protection for the unknown risk which may occur even where a Statutory Notice was placed.

Where all reasonable and necessary checks have been performed, the policy allows for an earlier closure of the solicitors file with protection of insurance

Reduces any additional costs imposed by the placement of the gazette notice.



Allows for early distribution



Protection for executor and beneficiaries



Reduces additional costs

Early Distribution (Unknown Dependents) Insurance



Overview

The policy provides protection for the personal representative, executor(s) and beneficiaries of the estate where the estate is distributed in part or, full, without waiting the 6-month period following grant of representation as required under the provisions of the Inheritance (Provision for Family and Dependants) Act 1975. The policy also provides protection where the 6-month period has been met but where a dependant has a claim after this period which is later upheld in court.

Benefits

Allows for early distribution of the estate, something which is being requested more frequently by estate beneficiaries and allows distribution with the protection of insurance.

Offers protection for the personal liability of the executor.

Offers protection for the unknown risk which may occur even where the statutory time limitations were met.

Where all reasonable and necessary checks have been performed, the policy allows for an earlier closure of the solicitors file with protection of insurance.

Offers best practice comfort protection over and above that afforded by the dependants act, particularly where a beneficiary may have a strong claim to the estate outside of the statutory periods.



Allows for early distribution



Best practice protection



**Protection for executor
and beneficiaries**

Missing Will Insurance



Overview

The policy indemnifies the Insured, being the personal representative, executor(s) and beneficiaries of the deceased, after an estate has been distributed, which may later be contested by a third party claimant whom was not considered in the original distribution as the deceased died intestate or, for testate estates where a later will is discovered under differing terms.

Benefits

Offers protection for the personal liability of the executor, allowing them to distribute the estate without any future liability to the estate should an unknown will be located which results in redistribution of the estate.

Beneficiaries can receive their share of the estate safe in the knowledge that if an unknown will is located in the future, they will not be asked to repay any received funds from the already distributed estate.

Offers best practice comfort protection where all reasonable and necessary searches for a will have been performed.



**Protection for
executor**



**Peace of mind
for beneficiaries**



**Best practice
comfort protection**

Missing Beneficiary Insurance



Overview

This policy protects you if a beneficiary who was either (1) known but missing or (2) unknown at the date the deceased's estate was distributed and enforces or attempts to claim a financial liability against the distributed estate under the intestacy rules in England, Wales or Scotland, or in accordance with a will which was known at the date the policy was incepted.

Benefits

Offers protection for the personal liability of the executor, allowing them to distribute the estate without any future liability to the estate should a known but missing, or unknown beneficiary appear in future.

Beneficiaries can receive their share of the estate safe in the knowledge that if a known but missing, or unknown beneficiary present themselves in future they will not be asked to repay any received funds from the already distributed estate.

Offers protection where research to locate a known beneficiary has been inconclusive.

Offers best practice comfort protection where all beneficiaries seem to have been located but where there is a risk of a beneficiary who was unknown having an entitlement to the estate.



**Protection for
executor**



**Peace of mind for
beneficiaries**



**Best practice
comfort protection**

Lost Share Certificate Insurance



Overview

If a share certificate has been lost or destroyed, the company registrars will often require a letter of indemnity from the owner of the shares, which must be counter-signed by a suitably authorised insurance company.

We offer both Countersign indemnity and Shareholder indemnity to protect either the registrar or the shareholder in the event that a third party claims against shares which were originally lost or stolen.

Benefits

Countersign indemnity offers protection for the registrar in the event that the missing share certificate is found and misused

Shareholder indemnity offers protection to the shareholder to relieve them of any personal liability from any act of fraudulent activity by a third party, as a result of their requirements under the lost share certificate.

Policy provides protection indefinitely after the share certificate has been re-issued for a one off premium.



**Protection for
registrar**



**Protection for
shareholder**



**Best practice comfort
protection**

Will Search Combined



Overview

A thorough search for both registered and unregistered Wills in the UK. Will Register Search - checks to see if a Will has been registered with Certainty the National Will Register.

Will REACH Search - performs a REACH search which is a nationwide, geographically targeted search for Wills that have not been registered amongst Certainty member and non-member law firms and Will Writers (members of recognised Will Writing organisations including the IPW and SWW).

Missing Will Notice Board - places a notice on the Certainty Missing Will Notice Board that is issued to Certainty member solicitors.

Benefits

9.7 million wills on the system, with more added every day.

Helps to ensure no Will is left unknown or untraced at the time it is needed.

Reduces the risk of Estates being wrongly administered by locating a Will on estates believed to be Intestate.

Demonstrates that adequate measures have been taken to consider the wishes and intentions contained in any unknown Wills.



Reduce Risk



Comprehensive Database



Assist with Due Diligence



Estate Administration Services



Why choose CLSQ?

We understand that you need access to a range of searches and insurance policies. PIPA, our intuitive technology tool, aids you in this decisioning. Backed by a world class NPS score for our exceptional customer service, let us assist you in making the right probate decision.

Benefits of PIPA

Searches and insurance at the touch of a button.

AA- rated insurance policies.

Educational content tailored around our products.

Partnerships with leading estate administration providers.

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87.0

NPS Score

Trusted to deliver a ‘world class’ service. CLSQ's service rating from legal professionals in 2023