

FREQUENTLY ASKED QUESTIONS

Executor & Inheritance policy cover

What does the Executor & Inheritance Protection policy cover?

Typical risks will include, amongst many others, a claim that the deceased did not have the proper mental capacity to make their will, a new will is found which changes entitlements or a missing beneficiary appears and makes a claim after the estate is administered. A full list is included in the policy document.

I have an additional risk which I need to be covered. Can I add this to the Executor & Inheritance Protection policy?

Yes, subject to underwriting. DUAL's Policy is flexible and additional risks can be added.

Registration and quotations

I want to offer cover to my clients – how do I do this?

Please register online at www.wesleyan.co.uk/probate. On registration, you will be issued with an user name and password to log into DUAL's online purchasing portal. Use the portal to secure quotations and arrange policies for your probate clients.

What terms and conditions apply to registration?

The firm must be registered with the Solicitors' Regulation Authority and adhere to the SRA Financial Services (Conduct of Business) Rules.

In relation to insurance related activities the firm must be EITHER:

- a) authorised and regulated by the Financial Conduct Authority (FCA); OR
- b) noted on the FCA Register as an Exempt Professional Firm and have appointed an Insurance Mediation Officer.

You will be required to confirm this to Wesleyan on registration. If you have any queries, please contact us on 0800 107 1404 or email probate@wesleyan.co.uk.

Does the DUAL Online System offer a fast service for my instructions?

Yes. As you are entering the case details straight into the system, there is no double-keying of information, so the turnaround time will be faster.

Can I save my quote and take the policy out later?

Yes. Click 'Save' on the Confirm & Issue screen. The quote will then be saved in your Work List.

Can I attach documentation for the insurer to view?

Yes. On the 'Confirm & Issue' screen you can upload documents to the system. You will then need to refer the case for the Underwriter to view them. The maximum size of a document is 50 MB.

My case is unusual - how do I send my enquiry to an Underwriter?

Please contact Wesleyan on 0800 107 1404 or email probate@wesleyan.co.uk.

My case has been referred to an Underwriter. Does that mean it will be automatically declined?

No, this means an Underwriter needs to take a closer look at your individual case requirements.

My case has been referred to an Underwriter. Does that mean the premium may be higher?

Not necessarily. The more detailed information you can provide in the referral note boxes on the system will assist the Underwriter.

Who do I contact if I have forgotten my password or need help with the Online System?

Please contact Wesleyan on 0800 107 1404 or email probate@wesleyan.co.uk.

Additional policy options

Are other policies available to cover specific risks?

Yes, you can arrange cover for a missing beneficiary appearing or a will being discovered after the Estate is distributed on an intestacy basis. Please contact Wesleyan on 0800 107 1404 or email probate@wesleyan.co.uk to discuss this.

I already have a quote for Missing Beneficiary Insurance. I would now like a quote for this Executor & Inheritance Policy. How do I go about this?

Your existing quote will still be saved on the system. You will need to obtain a new quote for this Executor & Inheritance Policy. The Insured's details will already be on the system to save you time.

Supporting information

Is the Executor & Protection Policy replacing the normal due diligence carried out by a probate lawyer?

No. You must still conduct reasonable enquiries before taking out the policy, such as checking with the Deceased's bank for a will and making enquiries with those closest to the Deceased.

Why do I need to carry out a search at Certainty - The National Wills Register?

We would consider these searches to be reasonable and may in fact save you money if a will is found.

I want to place a Trustee Act Notice. Will that prevent me taking out a Policy?

There is no requirement to place a Trustee Act Notice or advert, but if you wish to do so, you will need to wait for a period of six weeks to have passed, before purchasing the Policy. You can still obtain a quote in the meantime and purchase the Policy at a later date. You may not place an advert or Notice once the Policy is issued.

Do I need to employ a genealogist? Other insurers usually insist on one being instructed.

Not necessarily. If you meet the online criteria and answer all the Key Questions correctly, genealogical research will not be necessary.

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