



EVENT INFORMATION PACK

*Providing you with further information into the event,
the organiser, the CPD & our speakers...*

PHA Funerals What is best practice?

16th April | 10:30am

We are delighted to welcome you to our first PHA Webinar of 2025!

For this session, we have invited expert speakers, Julie Dunk, Chief Executive of ICCM, and Mike White, Service Manager, Funerals and Protection of Property and Transport Operations at Birmingham City Council, to discuss PHA Funerals – What is Best Practice?

They will explore best practice examples from local authorities across England and Wales, addressing challenges such as funding cuts and upcoming reforms.

With the Law Commission's 2025 consultation on funeral laws set to impact services, this session will help professionals prepare for future changes while maintaining efficient, cost-effective services for residents.



Dave Lockwood
Senior Public Sector Client Relationship Manager
David.Lockwood@findersinternational.co.uk

[Click here for Public Health Act 1984](#)

[Click here for Good Practice Guide](#)

NOTICES

REGISTER FOR OUR UPCOMING EVENTS!

**Deputyship Surgery - Episode 1
The Mental Health Act
Webinar | 24th April | 10:30am**

[Register Here](#)

Reach out to Alicja



alicja.gorska@findersinternational.co.uk

We will be announcing more events relevant to you in the coming months so keep an eye out for us in your inbox!

FEEDBACK & RAFFLE

Leave feedback to be entered into the raffle to win a **£50 Amazon Voucher**



[LEAVE FEEDBACK](#)

Winner will be announced a week after the event.

For every feedback form filled, we will also donate £1 to our chosen charities for 2025

AtaLoss

Helping bereaved people find support & wellbeing



Irish Hospice Foundation

OUR SPEAKERS . . .



Julie Dunk
Chief Executive

Julie started her professional life as an archaeologist, where she developed a particular interest in Victorian cemeteries. As a result, in the early 1990s, Julie was asked to work on a research project at the University of York, looking at policies for disused burial grounds. During this research, Julie met many cemetery and crematorium managers who inspired her to change professions. Julie worked in Cardiff, Lewisham and Bournemouth bereavement services before joining the ICCM in 2008. Julie was appointed as Chief Executive in 2018, and now heads up the ICCM Team of dedicated and hardworking officers whose aim is to improve the provision of bereavement services through training, education, best-practice guidance and consultancies.



Mike White
**Service Manager, Funerals and Protection of
Property and Transport Operations**

With 40+ years at Birmingham City Council, Mike leads public health funerals, ensuring dignified arrangements for those without family. He oversees legal duties under the Public Health Act 1984 and Care Act 2014, combining compassion with regulatory precision. An experienced manager, he directs complex operations with a focus on dignity, efficiency, and accountability. His background in quality management drives high standards in service delivery. Previously, Mike managed care services and budgets at The Perry Tree Centre and improved customer service systems. Skilled in mentoring and conflict resolution, he promotes teamwork and professional development. His blend of operational expertise and leadership makes him a key figure in public health funeral provision.



FINDERS INTERNATIONAL

Member of the CPD Certification Service, Finders International provide accredited training, workshops & events suitable for continuing Professional Development.



Accredited CPD training means the learning activity has reached the required Continuing Professional Development standards and benchmarks. The learning value has been scrutinised to ensure integrity and quality. The CPD Certification Service provides recognised independent CPD accreditation compatible with global CPD requirements.

View our full profile on the CPD website at:
cpduk.co.uk/directory/profile/finders-international#

Have any questions or issues?
Contact us directly at:
marketing@findersinternational.co.uk

ALL
COMMENTS
TAKEN FROM
THE CPD
OFFICIAL
WEBSITE
CPDUK.CO.UK

MISSING WILLS, DOCUMENTS & ASSETS FOUND WORLDWIDE

Assisting the public sector
since 1997

OFFICES IN LONDON,
EDINBURGH & DUBLIN



OUR SERVICES:

- ➔ Tracing missing beneficiaries
- ➔ Locating assets worldwide
- ➔ Insurance cover
- ➔ Legal support services
- ➔ Probate property sales and services



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Information Pack

Professional Services

International Probate Genealogists

At Finders International not only do we trace missing and unknown beneficiaries, but we also provide a comprehensive range of support services. We work with:

- Solicitors
- Executors, Trustees or Administrators
- Will Writers
- Corporate or State Trustees
- Accountants
- Unclaimed Fund Holders
- Stockbrokers
- Local Authorities
- Coroners
- Health & Social Work Officials
- Hospitals
- Charities
- Government Departments
- Members of the public
- Anyone involved in a positive tracing exercise

OVER **1,300** CASES
PER
YEAR

From our London headquarters and our offices in Dublin and Edinburgh, we work with our partners around the world, so that we are able to provide you with a truly international service.

Personal Presentations

If you would like a personal 45-minute presentation to your team, local law society or private client group, or if you would like us to provide a talk on any aspect of our work, please get in touch.

Our Services

Finding People

- Heir Location
- No Known Next of Kin

Finding Missing

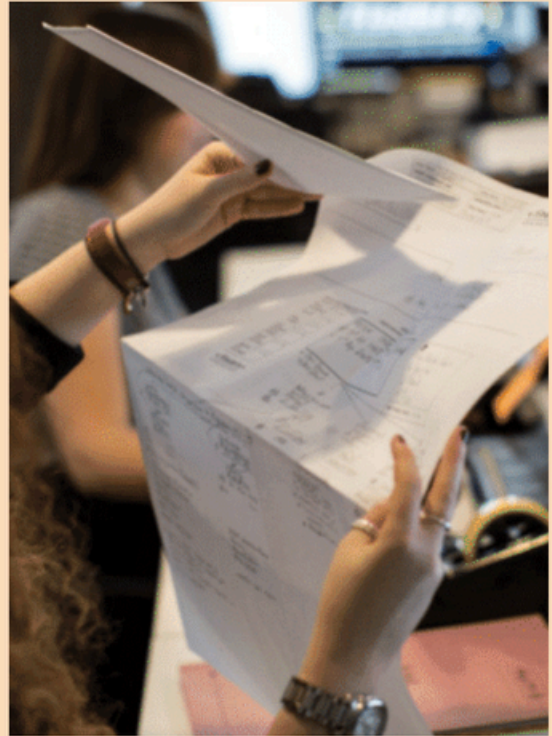
- Assets
- Wills
- Documents

Insurances with Aviva

- Missing Beneficiary Indemnity Insurance
- Missing Will Insurance

Property Services

- Probate Property Sales & Services
- Property Ownership - Missing Persons and Proving Title
- Instant Empty Property Insurance cover



International Asset Services

- Medallion Guarantee Stamp
- Overseas Grants of Probate and reseals
- Selling US, Canadian and all international shares
- Probate Valuations
- Missing Share Certificates
- Closing international bank accounts
- International shares transfers or changing name on a share certificates
- Overseas Bankruptcy Searches

Other

- Transferable Nil Rate Band Document Service
- Client Account fund holders traced
- Dormant and orphan fund holders found
- Estate distribution schedules
- Research/Family Tree Verification Service
- Statutory Will Application Research

About Finders International



Finders International is a firm of professional probate genealogists established in 1997 by Founder and Managing Director, Daniel Curran.

Finders are committed to providing a no nonsense, fast and friendly service whilst ensuring that the highest professional standards are maintained.

We are approved by Aviva and regulated by the FCA to provide a range of insurance policies.



Our Accreditations



ISO 9001 Total Quality Management
ISO/IEC 27001 Data & Information Security Management
ISO 14001 Environmental Health certifications.

Our Regulator



www.iappr.org

In the Media

With over 100 interviews in the media to our name, we are spokespersons for our industry. We are a main firm on BBC 1's **'Heir Hunters'**.



Property Sales and Services



Finders International offer to sell the Deceased's property and manage property services for the Administrator. This saves considerable time, effort and expense and minimises risks by using a tried, trusted and compliant network.

We organise and closely monitor property sales and services and can seamlessly move instructions, for example, from an estate agent sale to an auction or by seeking bids from property developers or cash buyers.

This bespoke service provides you with a single point of contact and a prompt, flexible and efficient process.

Services:

- Regular checks
- Change of locks
- Securing the property
- Drain down of systems
- Notifying neighbours of status of property
- Property valuation
- Obtaining legal docs
- Will Search
- Asset Search
- Valuing Chattels
- Storing Assets

- Aviva property insurance
- Waste disposal (inc. biohazard)

Sales Options

- Traditional Estate Agent sales (UK-wide network)
- Physical auction sales
- Online auction sales
- Cash buyers
- Property developers

Specialist house clearance:

- Search for assets or legal documentation within the property
- Search for chattels that may be of value and obtain valuations.
- Search for a Will within the property
- Arrange biohazard clearance where required
- Disposal of waste in an approved authorised manner in accordance with current legislation, to include recycling wherever possible.

Services are charged to the estate, not to any individual, and we will protect the Administrator from any potential claims by acting in accordance with all current regulations at all times.

From our offices in

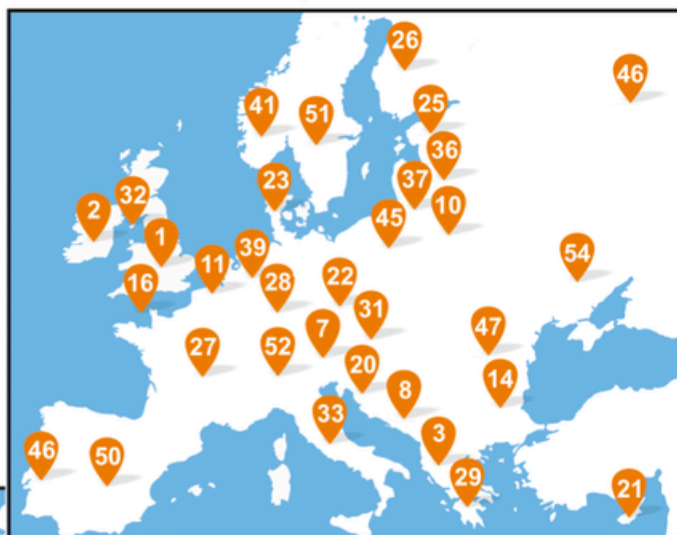
London, Edinburgh & Dublin, we can Conduct Research and Trace Beneficiaries in the following locations

1. United Kingdom
(England, Scotland,
Wales & Northern Ireland)
2. Ireland
3. Albania
4. Algiers
5. Argentina
6. Australia
7. Austria
8. Balkans

9. Barbados
10. Belarus
11. Belgium
12. Bolivia
13. Brazil
14. Bulgaria
15. Canada
16. Channel Islands
(Jersey & Guernsey)
17. Chile

18. China
19. Colombia
20. Croatia
21. Cyprus
22. Czech Republic
23. Denmark
24. Ecuador
25. Estonia
26. Finland
27. France
28. Germany
29. Greece &
Greek Islands
30. Hong Kong
31. Hungary
32. Isle of Man
33. Italy
34. Jamaica
35. Japan
36. Latvia
37. Lithuania
38. Morocco

39. Netherlands
40. New Zealand
41. Norway
42. Paraguay
43. Peru
44. Philippines
45. Poland
46. Portugal
47. Romania
48. Russia
49. South Africa
50. Spain
51. Sweden
52. Switzerland
53. Taiwan
54. Ukraine
55. Uruguay
56. USA
57. Venezuela
58. Vietnam
59. West Indies



CALL US ON +44 20 7490 4935

OR EMAIL:

contact@findersinternational.co.uk

OR SEE OUR WEBSITE:

www.findersinternational.co.uk

finders®
INTERNATIONAL

TRACING HEIRS TO ESTATES, PROPERTY & ASSETS

Credentials, Regulation, Accreditations & Memberships

More information can be found on our websites at www.findersinternational.co.uk or www.findersinternational.ie



OUR REGULATOR

The International Association of Professional Probate Researchers operate codes of conduct & ethics and have a complaints procedure. We are the only UK firm regulated by IAPPR. www.iappr.org



UK PROBATE RESEARCH AWARDS 2019

Finders International won 5 Awards at the UK Probate Research Awards 2019, including 'Best UK Probate Research Firm'. www.probateresearchawards.org



ISO 27001

Finders have been awarded the ISO/IEC 27001 Certification for Information Security Management Systems.



ISO 9001

Finders have been awarded the ISO 9001 Total Quality Management Certification.

London Borough of Hackney

We have been vetted and approved by local government Trading Standards and are a Primary Authority Partner. You can find our partnership information by going to the government website at <https://primary-authority.beis.gov.uk/par> and searching for Finders.



ISO 14001

Finders have been awarded the ISO 14001:2015 Environmental Management Certification.



APSE APPROVED PARTNER

Finders are an Association for Public Service Excellence (APSE) Approved Partner. Visit www.apse.org.uk and enter Finders in the search box.



NATIONAL ASSOCIATION OF LICENSED PARALEGALS

We have more NALP paralegals and legally qualified staff than any other firm in our industry. www.nationalparalegals.co.uk



FRIENDS AGAINST SCAMS

Finders International are proud to be the first Probate Research firm to become Friends Against Scams. www.friendsagainstscams.org.uk



CRUSE Bereavement Care

Many of our staff have passed CRUSE Loss & Bereavement Training courses. www.cruse.org.uk



ASSOCIATION OF PROFESSIONAL GENEALOGISTS

The APG is a globally recognised association for genealogists. We have more members than any other European firm.



DEMENCIA FRIENDS

Many of our staff have trained as Dementia Friends and we are proud to be the only UK Probate Research Firm training staff to support this initiative. www.dementiafriends.org.uk



AVIVA INSURANCE

We are the longest-standing supplier of AVIVA online policies in our industry. Protecting heirs and inheritances for over 20 years.



FINANCIAL CONDUCT AUTHORITY

Authorised and regulated by the Financial Conduct Authority for AVIVA insurance business. Find us on the FCA register at <http://register.fca.org.uk> using our membership number: 310772.



EXPERT WITNESS

We are an approved firm and as such we can provide expert advice and guidance.



INFORMATION COMMISSIONERS OFFICE

Information Commissioners Office. Our data protection registration number is Z6654345.



www.findersinternational.co.uk | www.findersinternational.ie



Information Pack

Public Sector

Finders International - About us

- Established in 1997
- We trace missing and unknown heirs to estates worldwide
- Offices in London, Edinburgh and Dublin
- Over 100 staff across our offices
- We work with both the private and public sectors
- We trace next of kin to over 1000 estates every year



What we do

We provide a **FREE** effective and efficient next of kin tracing service:

We work with care homes, hospitals, coroners, district, county and unitary councils, deputyship teams and others **all free of charge** and can often find heirs in only 24 hours. The speed of our service means families are able to attend the Deceased's funeral and inherit the estate sooner.

- There is no minimum estate value and all our work is undertaken at our own risk and expense.
- Where the estate has sufficient assets, **we can pay your bills immediately** and recover the outlay later. No waiting!
- We provide access to free legal advice for next of kin from our selected panel of independent SRA regulated solicitors (no referral fees are paid to us).

How we are paid

Where the estate value is believed to exceed £5,000, we ask beneficiaries to sign a simple commission fee agreement with Finders authorising payment of our fee by the administering solicitors. This is done prior to distribution of the estate and we never ask the beneficiaries to pay Finders directly.

Our agreements all have a 14-day cooling off period during which the beneficiaries are free to cancel, should they decide that they do not wish to proceed with our services. Whether or not a beneficiary signs an agreement with us, we will always provide the referrer with their details so that you can move the case forward. We may also waive our commission on some estates of over £5000 according to circumstances.

Next of kin?

In the majority of cases there are living and entitled next of kin somewhere. They may be very distantly related or living abroad and they may never have even heard of the Deceased, but they are still legitimate beneficiaries.

How does this help you?

- The speed of our service means that your bills can be settled sooner.
- We can help you to avoid potential costs including admin, clearance and Public Health Act (PHA) funeral expenses.
- We ensure estates pass safely to the legally entitled family.



Other Services **(all free to the public sector)**

- Missing Will searches (Deceased Client) AVIVA insurance approved
- Family Tree Verification
- Missing Asset searches (Deceased Client)
- Probate Property Sales & Services
- Missing Document Service
- Estate distribution schedules

Other Chargeable Services

- Missing Will Search (Living Client)
- Missing Asset Search (Living Client)
- Overseas Bankruptcy Searches
- Statutory Will Application Research
- Aviva Missing Will Insurance policies
- Aviva Missing Beneficiary Insurance policies
- Aviva Comfort Insurance policies

Using the BVD

(formerly the Treasury Solicitor)

“BVD does not deal with estates where: there are known or likely to be entitled relatives who survived the deceased even if these have subsequently died, cannot be traced or do not wish to deal with the estate.”

Finders International offer a FREE next of kin tracing service.

“BVD does not deal with estates where: the net value of the estate is below £500.”

“BVD does not deal with estates where: the estate is insolvent (there are more debts than assets).”

Finders International’s FREE next of kin tracing service is offered on all cases regardless of estate value.

“BVD does not deal with estates where: there is a valid Will, even if the executor and beneficiaries cannot be traced or do not wish to deal with the estate.”

Finders International offers a FREE Missing Will Search.

“If evidence is received that BVD has no interest in the estate they will return the referral papers to you, and the Executor or entitled relative (or their representative) will be advised that they have done so.”

APRIL 2016 (BVD website)

“There is no obligation in any guidance issued by the BVD which requires local authorities to refer unclaimed estates to the BVD” and “local authorities have the power to refer details of an individual who has died intestate without known next of kin to a probate research company” – Counsel advice given to Finders International.

Credentials & Media



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CRUSE Bereavement Care

Many of our staff have attended CRUSE Loss & Bereavement Training courses. www.cruse.org.uk



DEMENTIA FRIENDS

Staff have attended Dementia Friends Information Sessions to understand what it's like to live with dementia and how to turn that understanding into action. www.dementiafriends.org.uk



FINANCIAL CONDUCT AUTHORITY

Authorised and regulated by the Financial Conduct Authority for AVIVA insurance business. Find us on the FCA register at <http://register.fca.org.uk> using our membership number: 310772.



INFORMATION COMMISSIONERS OFFICE

Information Commissioners Office. Our data protection registration number is Z6654345.

We are one of the main firms featured on BBC 1's 'Heir Hunters' and have appeared on ITV 'This Morning', BBC 'Family Finders' and Ireland AM. Our MD, Danny Curran, is the main spokesperson for the probate genealogy sector and has featured in over 100 radio and newspaper interviews.

Can we help you?

- Staff dedicated to handling your request
- Website forms to complete and send cases to us instantly
- References and testimonials available on request
- ISO customer satisfaction questionnaires
- Visiting reps ID management & security, free & secure collection /delivery of paperwork and keys etc.
- Data Protection Procedure Guidelines
- Data Protection Agreement (optional)
- Non-Disclosure Agreement (optional)



Contact Us:

UK Freephone 0800 085 8796

Phones answered 24/7 by UK personnel

www.findersinternational.co.uk

Email: public@findersinternational.co.uk

**Advice or discussion is always free of charge or obligation.
Please contact us if you would like us to visit and talk through our services.**

Empty Homes Services

About Finders

Finders International were established in 1997 and trace missing heirs and beneficiaries to estates, funds, property and assets worldwide.

We have researchers worldwide and over 80 UK staff with permanent offices in Edinburgh, Dublin and London. We employ regional staff and representatives through the UK and Ireland.



Key Services

- Identifying and tracing missing owners.
- Identifying and locating next of kin to deceased owners.
- “Value added” solutions to help reluctant owners resolve issues; such as repair and restoration prior to sale, maximising asset value.
- Partnership network including property clearance firms who will also secure, insure and arrange sales.
- A preferred panel of regional and independent SRA regulated firms who will only charge on successful resolutions and whose fees can be incorporated with our own when working on a commission fee basis.

We work regularly with solicitors, the public sector, coroners, charities and private individuals.

We create successful outcomes by locating next of kin and property owners, adding value and providing solutions which enable empty homes to be brought back in to use.



In some situations there may be a charge for our services, but in many our work is completed at no charge to you whatsoever.

Please contact for a free no-obligation assessment.

- AVIVA Empty Property Insurance.

We can immediately add property to our policy, payable month by month or as long as is required.

A fast and simple solution.



Insurance by Aviva

- Estate administration assistance including best practice searches and a range of services to help minimise risk.
- Fee options to suit the case in hand and contingency fee solutions at no charge to the council.
- Free no obligation advice and assessments – call Freephone (UK only) **0800 085 8796** or email: **property@findersinternational.co.uk**

FINDERS INTERNATIONAL PUBLIC SECTOR PROFESSIONALS



DAVID LOCKWOOD

Dave is a former Deputy Decision Maker appointed by the Court of Protection in England and Wales. Dave's experience comes from working in four diverse local authorities across London and the South East, dealing with varied services, ongoing legislation changes and increased workloads with decreasing resources; managing expectations from both the public and internal colleagues.

Not only does Dave have experience of acting as a Deputy under the Court of Protection, he is also well versed in the complexities of dealing with the statutory obligation of providing funerals under the Public Health Act.

EXPERIENCE IN:
DEPUTYSHIP, PUBLIC
HEALTH ACT FUNERALS,
CARE HOMES & PRIVATE
CLIENT.

MUHAMMAD UDDIN

Muhammad Uddin previously worked in housing for 17 years within the Social Housing and Private Sector Hosting. His most recent experience was with a local authority in Leicestershire, where he worked as an Empty Homes Officer, with a proven track record of successfully bringing 196 empty properties back into use.

Muhammad has experience dealing with all empty homes related issues within the private sector, working in partnership with home owners, carrying out property inspections for housing standards, HHSRS property inspections, and offering grants and property maintenance advice to property owners. He also managed acquisition with annual budget of £10m used to purchase empty properties and properties on the market in dealing with the Housing shortage councils are facing.



EXPERIENCE IN:
EMPTY PROPERTY SERVICES



ELAINE RIDLEY

Elaine Ridley is our Public Sector Development Manager for Hospitals and Coroners, having extensive experience of working for and managing public services. Formerly employed by a local authority as a Coroner's Service Manager, she has 14 years' experience in this high-intensity field in England and Northern Ireland. While working in Ireland, she also trained and subsequently volunteered with Cruse Bereavement Care, providing bereavement support for six years.

Prior to this post, Elaine was the Family Liaison in a large physical and mental health NHS Foundation Trust. Providing a consistently high standard of support to families, carers and service users through Serious Incident or Complaint Investigations, she also developed training and presented locally and nationally on the importance of engaging effectively with families. Elaine is here to help, advise and support the work of hard pressed Bereavement Services Officers at NHS Trusts, Coroners and Local Authorities.

EXPERIENCE IN:
HOSPITALS, CORONERS &
BEREAVEMENT SERVICES

From our offices in

London, Edinburgh & Dublin, we can Conduct Research and Trace Beneficiaries in the following locations

1. United Kingdom
(England, Scotland,
Wales & Northern Ireland)
2. Ireland
3. Albania
4. Algiers
5. Argentina
6. Australia
7. Austria
8. Balkans

9. Barbados
10. Belarus
11. Belgium
12. Bolivia
13. Brazil
14. Bulgaria
15. Canada
16. Channel Islands
(Jersey & Guernsey)
17. Chile

18. China
19. Colombia
20. Croatia
21. Cyprus
22. Czech Republic
23. Denmark
24. Ecuador
25. Estonia
26. Finland
27. France
28. Germany
29. Greece &
Greek Islands
30. Hong Kong
31. Hungary
32. Isle of Man
33. Italy
34. Jamaica
35. Japan
36. Latvia
37. Lithuania
38. Morocco

39. Netherlands
40. New Zealand
41. Norway
42. Paraguay
43. Peru
44. Philippines
45. Poland
46. Portugal
47. Romania
48. Russia
49. South Africa
50. Spain
51. Sweden
52. Switzerland
53. Taiwan
54. Ukraine
55. Uruguay
56. USA
57. Venezuela
58. Vietnam
59. West Indies



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contact@findersinternational.co.uk

OR SEE OUR WEBSITE:

www.findersinternational.co.uk

finders®
INTERNATIONAL
TRACING HEIRS TO ESTATES, PROPERTY & ASSETS

What happens if you die without a will?

A summary of the intestacy provisions in England & Wales

NOTES ① Your spouse will benefit only if he or she survives you by 28 days. If your spouse does not survive for this period, your estate will be dealt with as if you had not been married.

② 'Issue' means children (including illegitimate and adopted children but not step-children), grandchildren and great-grandchildren etc. Issue will benefit only if their parent has predeceased you. Issue benefit 'per stirpes' for example: Where a person who would have inherited has predeceased you leaving 2 surviving children, that person's share is divided and passed to their children in 2 equal shares.

③ 'Spouse' also includes any person who is registered as a civil partner, as defined in the Civil Partnership Act 2004.

Contact Finders for free advice & quotations
www.findersinternational.co.uk

- Next of kin tracing
- Missing/unknown heir location
- Missing beneficiary & Missing Will insurance
- Family tree verification
- Statutory Will research
- Asset Valuation & Transfer Services (including Medallion Signature Guarantees)
- Overseas bankruptcy searches
- Missing asset searches
- Missing documents found
-& more



finders
 INTERNATIONAL
 TRACING HEIRS TO ESTATES, PROPERTY & ASSETS

Finders International with insurance by AVIVA

INTERNATIONAL HEADQUARTERS:

6-8 Vestry Street London N1 7RE UK

Also offices in Edinburgh, Dublin, Yorkshire & Sydney
 Worldwide network

Tel: +44 (0) 20 7490 4935

FREEPHONE: 0800 085 8796

www.findersinternational.co.uk



Finders International are missing beneficiary and missing will insurance agents for Aviva and are Authorised & Regulated by the Financial Conduct Authority (FCA no.310772) for insurance business

Information correct as at 01/08/23

© Finders Genealogists Ltd

Professional Services

"My firm has worked closely with Finders for many years and I find their service to be efficient and able to think outside the box when it comes to problem solving and handling unusual requests."

Alex Bowers, Coole Bevis Solicitors

"Finders helps to simplify the estate administration process immensely. Their friendly, knowledgeable staff and clear pricing structures make dealing with Finders completely hassle-free."

Tim Dysterre-Clark, Alexander & Co

"Very good value for money compared to other genealogists."

Mark Thomson, Knocker & Foskett Solicitors



Testimonials

Beneficiaries

"Finders are simply the entire package! From the initial contact through to the final phase, Finders were professional, empathetic and simply AMAZING! An experience of a lifetime!"

Beneficiary, Canada

After 80 years two brothers were reunited: "It's made my life. It goes to show that it's never too late in anyone's life for something new to happen."

Beneficiary, Ireland

"Thank you for your efforts in researching the genealogy of my relative. It was quite unexpected but the outcome was very welcome."

Beneficiary, Peterborough

"I have now received a surprisingly large cheque from [the Deceased's] Estate...Without your company's efforts I would have known nothing about all this."

Beneficiary, York

International Asset Services

As part of our commitment to growing our Private Client services, Finders International offers a range of services tailored for those who need to deal with assets located overseas, such as shares, bank accounts and property.

Services include:

- **Medallion Signature Guarantee Stamps** - required to alter the registration of US shareholdings including name and address changes.
- **Selling Shares** - a complete service for domestic and foreign listed shares, from initial assessment of documents to receipt of cash in your account.
- **Offshore Grants and Reseals** - we can obtain Grants in Jersey, Guernsey, the Isle of Man and Republic of Ireland; and we can reseal UK Grants of Representation and Scottish Confirmations in Hong Kong, Australia and beyond.
- **Closing International Bank and investment accounts** – we can assist with this time-consuming work in a variety of jurisdictions.
- **Other International Asset Services** - including replacement of lost share certificates, recovery of escheated assets and valuing property overseas.

Email us at
contact@findersinternational.co.uk
for an informal discussion on any matter

Meet Louise Levene

Louise Levene is Finders International Asset Services Manager. She has over 15 years' combined experience in the fields of probate genealogy and asset repatriation, and brings her knowledge and problem-solving know-how to bear on the repatriation of a wide variety of assets.

**You can contact Louise via email:
Louise.Levene@findersinternational.co.uk
to discuss your matter.**



Talks and Seminars:

If you are part of a local Law Society or Private Client group and you would like us to provide a talk on International Asset Services, or any aspect of our work, please get in touch.

Alternatively, we can come and provide your team of Private Client practitioners with a 45-minute CPD presentation in your workplace. Simply contact us today to arrange a date and time to suit you.



Continued from overleaf

I have enquired several times about various government initiatives to see if certain bodies would include the probate research industry in their regulatory regime, but, as with many other industries with a relatively low combined turnover, the government is reluctant to get involved. So, we are left with self-regulation. In many cases, this can be very useful as a guide to instructing a firm. My firm adheres to a number of voluntary codes and regulatory regimes (see the table overleaf), that will hopefully ease the minds of instructing solicitors and the public – the latter, remember, must feel reassured that the probate research firm is genuine and not operating a complex scam.

Instructing a probate research firm

Word of mouth and reputation are always a good starting point, but make sure you are dealing with a proper, professional company.

Getting your facts right

Aside from being unregulated, the other main issue I see in the UK probate research industry is the reliance by the solicitor, administrator or executor on family testimony, without independent verification, to establish information about the devolution of an estate. There is still an alarming degree of naivety on the part of some solicitors, who accept without question the word of family members on who is or isn't related to the deceased and by what degree of kinship, and who proceed to incorrectly distribute an estate.

I recall an intestate estate of around £400k I worked on many years ago, where the solicitor wanted a 'simple verification' that their client was the sole heir to the estate. The client was an elderly lady who nobody had any reason to doubt when she claimed to be her late brother's sole surviving next of kin. However, in an extraordinary twist, she had disowned her nephew many years earlier and didn't recognise him as part of her family.

I have lost count of the number of children, siblings and half-siblings who have been overlooked or forgotten by solicitor clients referring cases to us over the years. It's not always deliberate: families do lose touch, large families forget how many relatives they have, children are born out of wedlock

and to single parents and, since 1927, adoptive families can legally inherit.

Insurance

I have been emphasising the importance of taking out an insurance policy against missing or unknown beneficiary claims for many years.

I see a vast number of estates being distributed with no insurance cover; many administrators seem certain they have identified all next of kin and feel taking out insurance cover against any further claims is a waste of money. However, there are an increasing number of claims where no traditional documentation (such as birth certificates exists), and DNA evidence is increasing in frequency. If there is no formal birth or adoption certificate, it's likely that a research firm will be unable to find 'undocumented' claimants in the course of their work. Unless you use a recognised firm of probate researchers, insurers will probably not accept a genealogist's report as evidence.

Using a recognised firm will often mean that an insurance policy is instantly approved, saving many hours of your time gathering the required evidence to satisfy the insurers or shopping around to find the right terms within the policy at the right cost. DNA evidence, seen in more and more cases, can replace the traditional certificated evidence of kinship, making having an insurance policy in place more important than ever.

Probate researcher fees

Contingency fees are often the only option when working on an estate where there is no known next of kin, as there is nobody authorised to pay a research fee or make advance arrangements for one. If a solicitor has no instructions, they cannot agree our fee based on the possibility that they may receive instructions if any next of kin are found.

If the probate research firm works to a contingency fee and fails to find entitled heirs, it usually receives nothing at all for its work, but its report can secure the vital indemnity insurance policy needed to safeguard the administrator.

The above is an extract from an article written by Daniel Curran for the Law Society Probate Section Magazine - August 2019.



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If you would like to discuss any probate
genealogy matters further, please email us at:

contact@findersinternational.co.uk