



# PROBATE SECURE

THE COMPLETE SOLUTION TO INSURING PROPERTY IN PROBATE



**DELTA**  
CORPORATE RISK LLP



**SECURE**

# Welcome to Delta Corporate Risk and Probate Secure



Delta Corporate Risk LLP were established in 2001 and operate as an independent insurance broker for industry and commerce. Delta Corporate act for a range of companies from small family businesses to PLC's on a nationwide basis.

In conjunction with several solicitors practices we have been researching and developing an insurance product and IT system to deliver a simple but comprehensive solution to insuring residential property in probate.

During this time we have identified key areas in improving market cover, removed onerous conditions, negotiated a competitive rating structure and developed a simple online IT platform to deliver point of sale documents.

Our intention from the outset was to deliver a comprehensive tool to solicitors to quote and bind cover online in a short space of time thus reducing costs in dealing with insurance placement and reducing time in administering and collecting information.

One major factor when discussing a product solution was to eliminate the requirement for premises visits and inspections. Our facility also waives standard warranties which are normally precedent to liability on unoccupied property insurance. In our experience warranties conditions and endorsements applied to such policies are difficult to enforce and could potentially lead to professional indemnity claims against solicitors in the event that claim settlements are either reduced or declined.

The following pages expand on the features and benefits of Probate Secure and provide details on how we would like to partner with your practice. There are no costs to the practice in using the system and there is no minimum support requirement.

We hope you find the content to be of interest.

# The Benefits of using Probate Secure

Some of the benefits of the Probate Secure facility include:

- No time waiting for confirmation of cover from existing Insurers
- Simple web based solution with self issue documentation and solicitors own password access
- Highly competitive premium structure
- No proposal form or onerous declarations to sign, Instant cover available 24-7
- Cover quote and bound within five minutes
- All Risks Cover with no restricted perils
- No requirement to inspect the property
- No minimum security conditions
- No minimum premium level
- No requirement to turn off the gas water or electricity supply
- No requirement to drain down heating systems
- Three monthly policies automatically renewed on a rolling basis – You advise us when to cancel
- Electronic account settlement
- Low excess levels
- Average free claims settlements – quotation option linked to rebuild cost valuation service as a low cost additional feature
- Claims handling service administered by Delta Corporate in conjunction with largest qualified independent loss adjustor service in the UK
- Relationship managed by Delta Corporate dedicated contact with regular reviews
- “A” Rated global Insurer backed product



## How does the facility work?

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Delta Corporate Risk will supply each solicitors practice with a web based auto-rated product.

You will be provided with your own access code in order to generate quotations and policies. The method of obtaining quotations is very simple.

Data capture involves brief questions regarding name address buildings values etc. At all stages during development of the system we have kept the information required to an absolute minimum.

As an option the system is linked to a valuation service which if taken ensures the policy cover is “average free” and claims are not penalised for underinsurance.

The policy premium also includes claims support from Delta Corporate in-house staff and for each claim handled an independent qualified loss adjustor service is provided. We will deal with any claims arising from properties on which you have bound cover.

Three month policies are issued which renew automatically , You advise us when cover is to be cancelled via the system.

Each practice is allocated a dedicated account handler from Delta Corporate to manage their account.

We would be pleased to discuss the terms of the facility and/ or a visit to your offices to provide a brief demonstration of the system.

## Claims handling

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All material damage claims settlements under £5000 in value will be dealt with in-house by Delta Corporate qualified claims staff. Where any claim is likely to exceed this amount Delta are working for you in conjunction with a specialist qualified loss adjusting service.

As an integral part of the facility we have enlisted the services of LOREGA independent loss adjustors, the UK’s most respected claims expert who will provide ten hours of telephone advice on each property claim.

This built in service provides the above level of support independently from Insurers to help achieve the fairest and fastest settlement possible under the cover provided.

LOREGA have over 25 years of experience in the sector and will arrange tradesman and supplier quotations, arrange replacement goods, advise on damage mitigation and prepare material damage claims for submission to Insurers.

LOREGA are members of the Chartered Institute for Loss Adjustors.

# Building Valuation Service – Ensuring Cover is on the correct basis

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# Insurer security

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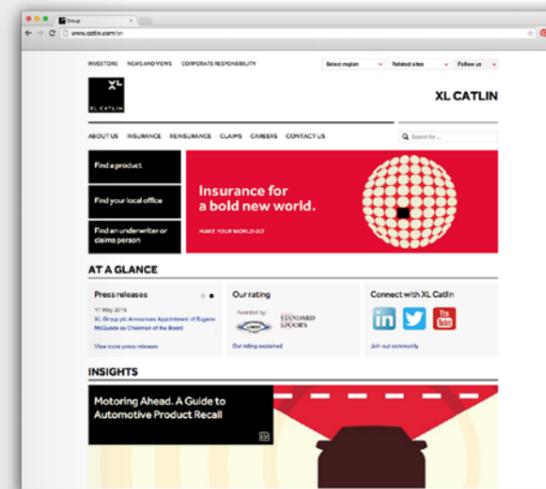
One area of concern when we talked to solicitors was the ability to establish and place cover on the correct re-building sum insured.

In order to overcome any potential underinsurance problems in the event of a claim we have as an option inclusion of a rebuild cost calculator.

The rebuilding cost calculator allows assessment of the correct rebuild cost for each property insured.

In the past buildings insurance has been subject to inconsistent and inaccurate rebuilding costs. By utilising the rebuild valuation service you can be confident that policies will be based on robust, consistent and validated rebuilding costs.

The facility will also ensure that each solicitors practice is acting in the best interest of their clients.



Lead security for the Probate Secure facility is underwritten by Catlin Group Limited.

Catlin is a global speciality property / casualty Insurer and Reinsurer writing more than 30 lines of business. The company have six underwriting hubs in London, Bermuda, USA, Asia Pacific, Europe and Canada placing them at the heart of every major insurance market.

Catlin have a network of offices in more than 50 cities offering access to local underwriting expertise. A worldwide team of more than 2400 underwriters, actuaries, claims specialists and support staff allows Catlin to deliver market leading solutions and a first class service to its policyholders.

More information can be viewed at [www.catlin.com](http://www.catlin.com)



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Delta Corporate Risk Products for the legal sector also include:

