

# Isle of Man Depositors' Compensation Scheme

*Skeim Karraghey Coayl Lught-baih Argid*

## **Help Sheet: The DCS Claimant is deceased (the "Claimant").**

Isle of Man Depositors' Compensation Scheme (the "DCS");  
Early Payment Scheme 1 ("EPS 1") and/or 2 ("EPS 2") claims (collectively, the "EPS");  
Kaupthing Singer & Friedlander (Isle of Man) Limited (in liquidation) (the "KSF");

### **Obtaining Further Information on behalf of the Claimant's estate**

In order to provide further information to the executors or personal representatives of a Claimant's estate in respect of the records the Scheme Manager and its agent holds (for DCS and EPS claimants), we will need to see sight of:

- The original, or certified copy, of the death certificate and Will;
- A certified proof of identity of the executors or personal representatives;
- The Authority to Act / Grant of representation (if not already established in the Will);

Please refer to guidelines on identification and certification on the next page. This also includes relevant information on what will be required to update address details on the assumption that Isle of Man Probate is applied for and granted.

### **Isle of Man Probate**

Should you wish to proceed to probate and recover the final KSF dividend in respect of the Claimant's estate, please obtain a Grant of Probate in the Isle of Man. Then forward details to the Scheme Manager's agent.

Please contact the Isle of Man Probate Office direct at the following address:

Probate Office  
The General Registry  
Isle of Man Courts of Justice  
Deemsters Walk  
Bucks Road  
Douglas, Isle of Man IM1 3AR

Tel : +44 (0)1624 685243  
Fax : + 44 (0)1624 685976  
E-mail : [genregadmin@registry.gov.im](mailto:genregadmin@registry.gov.im)

You will need to have a "service address" in the Isle of Man to obtain a Manx Grant of Probate. To assist please feel free to use the following address:

c/o Mr A Tucker  
Scheme Manager's Agent  
Isle of Man Depositors' Compensation Scheme (DCS)  
PO Box 201  
Douglas  
Isle of Man  
IM99 1TR

Once you receive the Grant of Probate, please send the original or certified copy to the address of the Scheme Manager's agent above.

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## Guidelines for Certification Requirements

**Please ensure all documentation provided is easily legible, no information is obscured and the document is clearly certified.**

**If original documents are provided for proof of address details please note that though these documents are likely to be accepted it is unlikely that they will be returned.**

**Please ensure two different documents are used for Proof of ID and Proof of Address.**

### **Certified Proof of Identification:**

- **Natural Persons:** Valid Passport (bearing a photograph and signature) / Valid National ID card (bearing a photograph and signature) / Valid Provisional or full driving licence (bearing a photograph and signature);
- **Corporate Entities:** Certificate of Incorporation / Memorandum & Articles of Association (or equivalent) / Latest Annual Return (must be in date) / Signed Audited financial statements which displays the company name, directors and registered address. (Please note for Corporate entities further checks to independent registries are likely to arise by DCS to ensure the company is in good corporate standing);
- **Legal Arrangements:** Trust Deed (or relevant extracts of the trust deed) and any subsequent deeds of appointment and retirement (or equivalent) / Partnership Agreement or Limited Partnership Agreement.

### **Certified Proof of Address (no more than 6 months old):**

- A recent bank account statement from a recognised bank, building society or Credit Card Company;
- A recent mortgage statement from a recognised lender;
- A recent rates, council tax or utility bill (not including a mobile telephone bill);
- Correspondence from an official independent source such as a central or local government department or agency in an equivalent jurisdiction;
- Photographic driving licence or national identify card containing their current residential address (Must not have been used as the sole document to verify identify);
- For corporate entities an in date and valid annual return or recent set of audited accounts;

### **Certification must include:**

- The certifier should Mark on the document "I hereby certify this to be a true and correct copy of the original document" and date the copy document (printing his/her name clearly in capitals underneath);
- Clearly indicate his/her position or capacity in which they are assigning;
- Name and details of regulatory body (if relevant);
- Provide contact details;

### **Acceptable Persons for Certification:**

- A member of the judiciary, a senior civil servant, a serving police or customs officer;
- An officer of an embassy, consulate or high commission of the country of issue of documentary verification of identity;
- A lawyer or notary public, who is a member of a recognised professional body;
- An accountant who is a member of a recognised professional body;
- A company secretary who is a member of a recognised professional body;
- A director, secretary or board member of a trusted person as defined in the Isle of Man Anti-Money Laundering and Countering the Financing of Terrorism Code 2015 (as amended 2018);