Chapter 12A

Special cases



12A.2 Personal representatives, agents and joint claims

12A.2.1 Where a person numbers among his claims a claim as the personal representative of another, the FSCS must treat him in respect of that claim as if he were standing in the shoes of that other person.

> [Note: this and other rules in this section derive from provisions previously in ■ COMP 12.61

- 12A.2.2 If a claimant has a *claim* as agent for one or more *principals*, the FSCS must treat the *principal* or *principals* as having the *claim*, not the claimant.
- 12A.2.3 If two or more *persons* have a joint beneficial *claim*, the *claim* is to be treated as a claim of the partnership if they are carrying on business together in partnership. Otherwise each of those persons is taken to have a claim for his share, and in the absence of satisfactory evidence as to their respective shares, the FSCS must regard each person as entitled to an equal share.