

# 'How a £40k windfall from a long-lost cousin left me £12k out of pocket'

[telegraph.co.uk/tax/inheritance/40k-windfall-long-lost-cousin-left-12k-pocket](https://www.telegraph.co.uk/tax/inheritance/40k-windfall-long-lost-cousin-left-12k-pocket)

Harry Brennan 28 August 2019

The surprised recipient of a lost fortune has been left thousands of pounds out of pocket after he was forced to return his unexpected windfall when a closer next-of-kin was discovered.

UK People Finder, a family tracing firm or "heir hunter", told Peter Chinnery he was entitled to a forgotten legacy worth £40,000.

It has now left him on the hook to pay back a small fortune after bungling its research, taking £12,000 in finders fees and cutting off all communication.

Experts have said cases of mistaken identity are common and have warned anyone approached by heir tracing companies that they are financially liable to hand back the full inheritance if someone with a superior claim to the cash subsequently appears.

Mr Chinnery, who lives in Pembrokeshire, was formally granted access to the estate of his long-lost first cousin Ceridwen Jones in 2015, four years after she died in Cardiff without leaving a will.

He was alerted to the legacy by UK People Finder, which took almost a third of the estate as a fee for its services, letters seen by this newspaper show.

When a number of nieces and nephews were identified at the beginning of this year as the true heirs, he was only able to return the £28,000 left over.

Mr Chinnery said: "I did consider the fees claimed to be high, but had no reason to question their legitimacy."

Solicitors have written to UK People Finder to retrieve [the misplaced funds](#), but have received no response, *Telegraph Money* understands.

As the administrator of the estate, Mr Chinnery may now be forced to replace the outstanding money out of his own pocket.

Hector Birchwood of Celtic Research, [the genealogy firm](#) that discovered the true heirs, said potential beneficiaries should take legal advice before agreeing to inherit money from someone they have never met.

"It is unfortunate that many people who are contacted by heir tracing companies may not realise that when they are put forward to act as the administrator to an estate, such a position confers a number of legal responsibilities for which they will be held to be personally liable," he said.

"The potential financial pitfalls, should a claim be found to be flawed, could be high. This is not the first case that we have encountered where an individual has to find a way to recover the monies wrongfully distributed by an estate – and this is money which may have already been spent."

UK People Finder declined to comment.

**Have you had an experience, good or bad, with an heir hunter? Comment below or email [harry.brennan@telegraph.co.uk](mailto:harry.brennan@telegraph.co.uk)**