

Can you apply to the Solicitors Indemnity Fund?

1 October 2023

You may be able to make a claim on the Solicitors Indemnity Fund (SIF) if:

- your loss was caused by the poor service, mistake or negligence of a firm or solicitor we regulate; and
- the firm closed more than six years ago without another firm taking over its work.

You might have suffered loss because, for example:

- the advice you were given was wrong
- there were mistakes in documents drafted
- no steps or the wrong steps were taken in your case.

Historic liability claims

The SIF also continues to cover historic liability claims, which are those made:

- during the period a law firm was covered by the SIF master policy up until 31 August 2000, and
- after 31 August 2000 by law firms that closed, without a successor practice, which relate to work done while the firm was covered by the SIF master policy.

[Apply to the Solicitors Indemnity Fund](https://higher-rights.sra.org.uk/consumers/solicitors-indemnity-fund/apply-solicitors-indemnity-fund/) (<https://higher-rights.sra.org.uk/consumers/solicitors-indemnity-fund/apply-solicitors-indemnity-fund/>)

There are no eligibility requirements for claimants. Individuals, companies, trustees and others can claim.

These arrangements cover claims for civil liability against a law firm and/or individual solicitor or employee occurring in the course of legal practice. They do not cover matters such as employment or business debts of a solicitor or a law firm.

Situations can be complicated. Claims might be delayed or even rejected if you do not provide us with all of the information we need to make a decision.

Claims not made within the legal time limits ([see time limits](https://higher-rights.sra.org.uk/consumers/solicitors-indemnity-fund/manage-fund/process-claims/) (<https://higher-rights.sra.org.uk/consumers/solicitors-indemnity-fund/manage-fund/process-claims/>)), will

be rejected.

There are limits on the amount that can be claimed depending on what cover was in place at the time and the type of firm being claimed against.

In some situations, after consideration, the SIF might not pay, and you might be directed to [our compensation fund](https://higher-rights.sra.org.uk/consumers/compensation-fund/) [https://higher-rights.sra.org.uk/consumers/compensation-fund/], which is a discretionary fund of last resort. This would only happen if your money has been stolen or not paid to you as it should have been.

Getting legal advice

You might need legal help to process your claim. Alternatively, your claim might fall outside of the set time limits, so you will need to pursue your firm through other channels. You should therefore seek legal advice.

If you cannot pay for advice, some law firms will consider [advising on a 'no win no fee' basis](https://www.lawsociety.org.uk/public/for-public-visitors/using-a-solicitor/paying-for-a-solicitor/) [https://www.lawsociety.org.uk/public/for-public-visitors/using-a-solicitor/paying-for-a-solicitor/].

Other help and information is available at the [Law Society](https://www.lawsociety.org.uk/public/for-public-visitors/using-a-solicitor/getting-free-legal-advice/) [https://www.lawsociety.org.uk/public/for-public-visitors/using-a-solicitor/getting-free-legal-advice/].

You could also seek advice from the [Citizens' Advice Bureau](https://www.citizensadvice.org.uk/) [https://www.citizensadvice.org.uk/].