

Letter of Engagement

Heritage Wills (hereinafter referred to as “the Company”) is a member of the Institute of Professional Willwriters (hereinafter referred to as “IPW”) and it is mandatory that it operates in accordance with the IPW Code of Practice, copies of which are available free of charge either from the Company or from the IPW at the address overleaf. Any instances of non compliance with the IPW Code of Practice should be addressed to the IPW. The purpose of this Letter of Engagement is to explain to you what your rights and obligations are and what rights and obligations the Company has. The terms of this agreement are governed by English laws and any dispute shall be resolved within the jurisdiction of the courts of England and Wales.

Both the Company and the IPW are keen to ensure that the Company provides its services to the highest standards within the profession and in compliance with the Code of Practice. We would be grateful if you would spend a few moments completing an on line questionnaire at <https://www.ipw.org.uk/public/review-a-member> Alternatively a paper version of the questionnaire can be obtained from the Company or the IPW at either of the addresses overleaf.

1) Fees

The Company’s fees for writing Wills and for any additional products or services are enclosed.

2) Our obligations

- a) The Company usually operates a two visit system. The first visit is to discuss your situation and your requirements and to obtain as much information as possible to enable us to draft your documents.
- b) A second visit will be arranged to return your documents, to explain them to you so that you can be sure that they meet your requirements and to supervise the signing of them. Where documents are being drafted as updates to documents already drafted by the Company, you can elect not to have a second visit and you will receive a discount as described in the enclosed fee sheet.
- c) The Company is obliged to give you best advice. In some cases this may require additional products or services, provided at extra cost either by the Company or another company recommended by us. You are under no obligation to take up any product or service, but the Company may require you to sign a disclaimer if you choose not to follow the advice provided by the Company.
- d) The Company may require you to sign a disclaimer if you instruct us to draft any product or service in a way that is contrary to our advice.
- e) Any advice that is given by the Company is based on its understanding of law, practices and procedures at the date of this agreement. The Company is not responsible for any consequences arising from any future changes in law, practices or procedures.
- f) The Company has Professional Indemnity Insurance of £2million to cover claims and losses worldwide (except in the United States and Canada) arising as a result of any negligent act by it. Should you have any queries regarding the insurance, please contact Heritage Wills.
- g) The Company has Public Liability Insurance of £5million to cover claims and losses or damages worldwide (except in the United States and Canada) arising from action by it. Should you have any queries regarding the insurance, please contact Heritage Wills.
- h) The Company reserves the right to withdraw from any transaction if it is unable to complete any transaction in whole or in part but if it does so, it will write to you immediately and you will not be liable to pay any fees.
- i) The costs of correcting any error or omission on the part of the Company shall be borne entirely by the Company.
- j) The Company will provide advice free of charge in matters relating to this transaction for its lifetime.

3) Your obligations

- a) The validity, accuracy and suitability of any documents that we provide will partly depend upon the honesty, completeness and accuracy of your answers to our questions. The Company therefore requires you to be open and honest with the information that you provide to us. The Company is not responsible for any consequences arising from inaccurate or incomplete information provided by you.
- b) To provide sufficient evidence of your identity to enable the Company to confirm your identity and/or comply with Money Laundering Regulations.

4) Timescales

- a) Your completed documents will be available for signing 14 days from the date on which the Company has all the information that it requires to complete your documents.
- b) In the event that the Company is unable to meet the above timescale then you will be able to renegotiate this agreement or you can cancel it without any obligation to pay any fees.
- c) If you are unable to provide all of the information that the Company requires to draft your documents within 28 days of this agreement then you will be liable to pay half of the total fees on the 28th day after this agreement. Any fees paid at this time will be deducted from your final invoice.

5) Payment

Payment will be required, in full, on completion of the documents to your satisfaction.

6) Complaints

- a) If you are not happy with any aspect of service provided by the Company, you should first of all contact our Paul Cooper whose telephone number is 01245 363822
- b) If you wish to make a complaint about any aspect of service provided by the Company, you must, in the first instance write to Paul Cooper at the address below. He will acknowledge your letter within 5 days of receipt and then investigate the circumstances of your complaint and write to you with the results of his investigation within 56 days of receipt of the complaint. If you are not happy with the results of the investigation by the Company, you can write to the Institute of Professional Willwriters at their address below, who will instigate a Conciliation Process to help you and the Company to reach a mutually satisfactory agreement.
- c) If you are not happy with the results of the Conciliation Process or if you choose not to take up the Conciliation Process following any investigation by the Company, you can write to the Estate Planning Arbitration Scheme (EPAS) at the address below, providing at least 56 days have elapsed from the date of the initial complaint. EPAS will then investigate your complaint and make a formal judgement but there will be a cost to you if you take this option.
- d) These complaints procedures do not prevent you from seeking other means of redress.

7) Use of personal information

The legal basis on which any personal information that the Company collects from you, or that you provide to it, will be processed is as follows. This information may be collected during meetings, [by completing a contact form on the Company website,] in correspondence or in telephone conversations.

- a) Personal information may be processed by the Company for a number of legitimate purposes, including:
 - To carry out its obligations under this agreement.
 - To provide you with information, products and/or services which the Company believes may be of interest to you, provided that you have given your consent.
 - For accounting purposes and statistical analysis.

- b) The Company will maintain client files for a period of 6 years after your death, or for a period of 6 years after you have notified us in writing that your document(s) have been revoked, whichever event occurs first.
- c) The Company may disclose your personal information to its partner firms and/or sub-contractors who it relies on to be able to provide its services to you, but in doing so it will ensure that they apply the same or greater controls in terms of data protection as the Company does.
- d) The Company may also disclose your personal information in the following circumstances:
 - If the Company or substantially all of its assets are acquired by a third party, in which case personal information held by us about our customers will be one of the transferred assets..
 - To prevent fraud or if required to do so by law.
- e) Other than as provided in sections (a) to (d) above, the Company will not disclose any personal information to anyone outside of the Company without your specific permission.
- f) Whenever the Company processes personal information as described in sections (a) to (d) above it will ensure that it always keeps the Personal Data rights of you and anyone whose personal information that you provide in high regard and will take account of these rights. You have the right to object to this processing and if you wish to do so, please contact the Company at the address below. Please bear in mind that if you object, it may affect the ability of the Company to carry out its obligations under this agreement and/or to provide products or services to you.
- g) All personal information will be held by the Company under appropriate security and within the European Union.
- h) You have a right to request a copy of the personal information provided by you that the Company processes. If you would like a copy of some or all of this personal information, please contact the Company at the address below.
- i) The Company wants to make sure that personal information that it processes is accurate and up to date and you may ask it to correct or remove information that you think is inaccurate.
- j) If you wish to raise a complaint on how your personal information has been handled, please contact us and we will investigate further. If you are not satisfied with our response or believe we are not processing your personal information in accordance with the law, you can complain to the Information Commissioner's Office (ICO). Their contact details are given at the bottom of this page.

Heritage Wills

Coppings Cottage,
Church Street,
Stradbroke, Eye,
Suffolk. IP21 5HS

Web: Heritagewills-chelmsford.co.uk
Brookside.cooper@gmail.com
Tel 01245363822

**Institute of Professional
Willwriters**

Trinity Point
New Road
Halesowen
B63 3HY

www.ipw.org.uk
office@ipw.org.uk
Tel 0345 2572570

**Estate Planning
Arbitration Scheme
(EPAS)**

IDRS Limited
70 Fleet Street
London
EC4Y 1EU

www.idris.ltd.uk
info@idris.ltd.uk

**Information Commissioner's
Office**

Wycliffe House
Water Lane
Wilmslow
SK9 5AF

www.ico.org.uk
Tel 0303 123 1113

The Company has an interest in sharing your personal information with our voluntary regulator, the Institute of Professional Will writers (IPW) to enable them to monitor compliance with their Code of Practice and to test levels of customer satisfaction. If you consent to your information being used for this purpose, please tick this box:

☐ **I agree**

We may from time to time wish to contact you with newsletters or information regarding products and/or services which we provide. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you:

Post ☐

Email ☐

Telephone ☐

We would also like to pass your details to any third party individual organisation who we believe offer services that would be of benefit to you – such as financial planning – so that they can contact you by post with details of the services that they provide. If you consent to us passing on your details for that purpose please tick this box:

☐ **I agree**

Please note that any consents given by you can be withdrawn by you at any time. You can inform us by post, telephone or email.

It is important that you read and understand the above terms that will apply to this agreement before signing. If there is any term that you do not understand or do not wish to agree to, then please discuss it with Heritage Wills before signing. Only sign if you wish to be bound by this Letter of Engagement.

Signed:.....

Signed:.....

Print Name:.....

Print Name:.....

Date:.....

Date:.....

YOU HAVE CANCELLATION RIGHTS
SEE NOTICE ON NEXT PAGE

Notice of the right to cancel

- a) You have a right to cancel this agreement with Heritage Wills within 14 days of the date of this agreement by writing to the Company at the postal address or the email address and you will not be required to make any payment.
- b) You can cancel this agreement with Heritage Wills later than 14 days after the date of this agreement by writing to the Company at the postal address or the email address. Unless the cancellation is due to a delay on the part of the Company that is beyond the timescale referred to in section 4a, you will be liable to pay half of the full fee.
- c) You can use the cancellation form below but you do not have to. Where notice of cancellation is posted, it is recommended that it is sent by Recorded Delivery, however cancellation will be deemed to be served as soon as it is posted or sent to the Company.
- d) The Company will acknowledge receipt of notice of cancellation in writing within 14 days.
- e) You can request in writing that the Company can start work on your documentation on a date before the expiry of 14 days of the date that you first give us information to enable us to complete work for you. Should you subsequently cancel the contract within 14 days of the date that you first give us information to enable us to complete work for you, you may have to pay for any work that was carried out on your behalf before you cancelled in accordance with the reasonable requirements of this agreement.

If you wish to cancel this contract, you MUST DO SO IN WRITING and deliver it personally or send (which may be by electronic mail) it to the Company named below. You may use this form if you want to, but you do not have to.

Complete, detach and send this form ONLY IF YOU WISH TO CANCEL THIS AGREEMENT

To: Heritage Wills. 1 Brookside Cottage, Fuller Street, Fairstead, Chelmsford, Essex. CM3 2BA

I/We (delete as appropriate) hereby give notice that I/we (delete as appropriate) wish to cancel my/our (delete as appropriate) contract reference number

Signed:.....

Signed:.....

Print Name:.....

Print Name:.....

Date:.....

Date:.....

Address:.....

Postcode:.....