

Your Lawyer

October 2007

Introduction

Welcome to this edition of Your Lawyer which discusses matters relating to relationship breakdown, protection of your assets, property issues such as Home Information Packs and matters relating to your personal health.

As the head of the Family Department, I am delighted with the progress that we have made over the last 12 months. The Family Department was previously based partly in our Woking and partly in our Godalming office. We successfully launched a team at our Quarry Street office in Guildford in June 2006 and during the last year have grown the team and indeed the department significantly to become one of the largest family law teams in Surrey.



With the sad statistic that Surrey has the largest divorce rate in Europe, we are well placed to support our clients through the painful process of divorce and relationship breakdown, whether through the traditional process, mediation or the new collaborative practice. I hope that you will find the article on page 6 written by one of the members of my team, Tom Stockton, to be a helpful insight into how collaborative practice works. Not only do we use mediation to assist parties going through a relationship breakdown but we also use mediation to assist parties who are contesting probate matters. We have included a case study relating to this issue on page 4.

I hope that you enjoy this newsletter and if you have any comments or wish further information on any of the articles included in it, please do not hesitate to contact us.

Judith Ball
Head of Family Department, Guildford

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Cohabiting Couples – A Time for Change



Many people consider that Family Lawyers, only deal with divorce and the resolution of financial and children matters upon a marriage breakdown. The reality is that a large percentage of the work we undertake is in respect of couples who are not married and are separating.

The Law Commission were requested by the government to consider the new phenomenon of unmarried couples and how to address their needs when the relationship came to an end. The current law for unmarried couples is complicated and indeed not drafted in the first instance to deal with separating couples. The law is therefore often wholly inadequate and many separating couples are put off bringing a claim on the basis that the outcome of any action would be uncertain and the costs potentially very high.

Current Position

Many cohabiting couples are unaware of their lack of rights upon separation and wrongly believe that cohabitation makes them 'common law' spouses with rights similar to those of married couples. This is simply not the case. However, it would be wrong to say that the existing law ignores cohabitants altogether.

If a couple has a child or children together, regardless of whether they have been married or not, the parent who retains the day to day care of the child or children will be entitled to receive child maintenance towards the child or children's upkeep. If child maintenance is not forthcoming then the parent with day to day care of the child can make an application to the Child Support Agency so that the non paying parent can be assessed for child maintenance.

Children are granted further financial relief under Schedule 1 of the Children Act 1989. This gives the Courts power to make certain financial orders for the benefit of children, whatever the nature of their parents' relationship. However, the lack of specific statutory remedies between cohabiting parents on separation hampers the effectiveness of those powers, particularly where the assets are relatively limited. As a result, when a dispute arises, it is often the child or children who suffer.

With reference to property, applications can be brought under the Trust of Land and Appointment of Trustees Act 1996 (TLATA) to determine how a property owned or shared by cohabitants should be dealt with. To bring such an application is extremely expensive and the outcome uncertain. TLATA was not, however, drafted in contemplation of the unmarried couple and is therefore inadequate in dealing with disputes that arise. As a result many who have invested their energy and finance into a property held in their partner's sole name suffer financial hardship and economic loss when that relationship comes to an end.

The Proposals

It is proposed that the reforms will apply if:

- The couple have a child together; or
- The couple have lived together for a specified number of years

(between 2 and 5 years – the "minimum duration requirement"); and

- The couple have not 'opted-out' of the scheme; and
- The applicant has made qualifying contributions to the relationship giving rise to certain enduring consequences at the point of separation.

To be clear the reforms would be applicable to heterosexual or same sex couples who are not married and are not civil partners.

Those who do not wish to be caught by the proposed reforms do have the opportunity to 'opt out'. If they do choose to 'opt out' then the new regulations will not apply to them. The only difficulty with 'opting out' is that undoubtedly many couples will not be aware that this option is available until the relationship has come to an end.

The concept of 'qualifying contributions' is relevant because simply cohabiting for a number of years would not give rise to an automatic entitlement to a share in any pool of property. Nor would the scheme grant remedies simply on the basis of a party's needs following separation, whether by making an order for maintenance or otherwise.

The applicant will be expected to show that the respondent retained a benefit or that the applicant had a continuing economic disadvantage as a result of contributions made to the relationship. The value of any award would depend on the extent of the retained benefit or continuing economic disadvantage. The Court would have discretion to grant such financial relief as might be appropriate to deal with these matters and in doing so would be required to give first consideration to the welfare of any dependant children.

A Time For Change?

The proposals have come in for criticism on the basis that they threaten the foundations of marriage. Jill Kirby of the Centre for Policy Studies criticised the plans for introducing a "kind of marriage lite". She states,

"If a man and a woman want to create a family together, then the most durable contract available to them is marriage. If they decide not to marry, then I think consequences must flow from that, and that if we introduce...a kind or substitute version, the Law Commission proposes, then it does detract from that institution and I think will lead to more confusion."

In response, we would say that, whilst marriage may be considered the most 'durable contract available', given the number of divorces that we have seen through to conclusion we do wonder if marriage, in our modern society, can still be considered the durable contract that it once was. In addition it would seem sad if couples married purely for economic security and gain.

The reality is that the current law in respect of cohabitants is already 'confused' and the proposals seek to give clarity and direction. More and more couples are cohabiting and to ignore that social change whilst limping along with inadequate protection would be to deny the society in which we now live.

For the nervous wealthy or those who simply wish to separate their finances from their partner, they can take comfort in the fact that they can 'opt out' of the scheme.

In summary, our view is that the need for reform is entirely necessary and long overdue. The proposals seek to address the hardship and other economic unfairness that can arise when a cohabiting relationship comes to an end and if that relationship has resulted in children then this can only be a good thing.

Samantha Jago
Solicitor, Family Department, Woking

Home Information Packs (HIPs)



From the 1 August 2007 Home Information Packs (otherwise known as HIPs) were required before marketing properties with four or more bedrooms. On 10 September 2007, this was extended to three bedroomed houses. A HIP is not required for these properties if they were marketed before 1 August. Any properties that were marketed before this date and have come back onto the market within 28 days of a sale falling through are also exempt.

The documents that are required to be contained in the HIP are as follows:

- Home Information Pack Index – must be the first document in the HIP
- Energy Performance Certificate (EPC) – must be the second document in the HIP
- Sale Statement – which gives basic information about the property such as name of the seller and address of the property
- Local Authority Search
- Water and Drainage Search
- Land Registry official copies of the title and filed plan for registered land
- Search of the Index map and copy title deeds for unregistered land

Domestic Energy Assessors will provide the EPC which will give each property a rating between A and G relating to the property's energy efficiency and carbon emissions. It will tell prospective buyers the current average costs for heating, hot water and lighting in the property as well as providing guidance as to how to cut costs with energy efficiency measures. This is seen as part of a wider initiative by the Government to meet EU and Kyoto based emission targets. The shortage of Domestic Energy Assessors is seen as one of the reasons why HIPs were delayed from 1 June 2007 to 1 August 2007 and also why only larger properties will need a HIP to begin with. It is intended that smaller properties will gradually be included as more Domestic Energy Assessors are trained and accredited.

If the property is Leasehold the following will also need to be included:

- Copy of the Lease

Where they are reasonably obtainable the following are also required for Leasehold properties:

- Any regulations or rules that apply to the property that are not mentioned in the lease and any proposed amendments to the regulations
- Statements or summaries of service charge covering the previous 36 months
- Where appropriate, the most recent requests for payment of service charge, ground rent, insurance against damage for the building in which the property is situated, and insurance in respect of personal injury caused by or within the building during the 12-month period before marketing began
- The name and address of the current or proposed Landlord, and details of any managing agent that has been appointed or proposed by the Landlord to manage the property
- A summary of any works being undertaken or proposed that will affect the property or the building in which it's situated.

There are similar requirements for commonhold property.

There are other optional items such as property information forms and fixtures and fittings list but it is anticipated that these will not generally be put into the HIP. The land registry title documents and searches must not be more than 3 months old when the property is first marketed and the EPC must not be more than 12 months old before the first point of marketing.

There is a slight relaxation of the rules until 1 January 2008 in that provided a HIP has been commissioned and reasonable efforts have been made to obtain the documents as soon as possible, a property can be marketed without a full HIP in place. However the Index, Sale Statement and Land Registry documents must be included before the property is marketed. In addition, from 1st January 2008, a property cannot be marketed until 14 days after the EPC has been requested and contracts cannot be exchanged until it has been provided.

It is anticipated that many of the HIPs will have a personal search rather than a full Local Authority Search and many solicitors have stated that they will not accept this. Therefore in this case (or if the search is more than 6 months old by completion) the search is likely to be repeated by the buyer's solicitor. There are other searches such as Environmental searches, Commons searches, Chancel check searches and others (depending on the property) which will not be in the HIP but will also need to be carried out by the buyer's solicitor.

The buyer's solicitor will also have to raise enquiries to obtain information about the property that is not included in the HIP, of which there are potentially a large number. Therefore, although there will be some up-front information, many solicitors, estate agents, surveyors and others do not believe that HIPs will speed up the conveyancing process in a meaningful way.

It is expected that most sellers will ask their estate agent to provide the HIP. However your solicitor can also do so. We can provide a HIP for any client selling a property, and it will include a full Local Authority search.

For more information about HIPs please speak to one of our solicitors who will be happy to talk to you and of course assist you to compile your HIP as quickly as possible if you need one.

Emma Moore
Associate, Guildford

Had an Accident?



Did you know?

1 in 17 people are involved in road traffic accidents. Within hours of notifying an insurance company of your accident, some insurance companies will then sell the case to their own Panel Solicitors. The injured party is then contacted by the Solicitor, who tells them that they have been instructed to act to make a claim for their personal injuries. A lot of people just accept that they have to use this Solicitor. This is not the case.

Although many insurers do state in their terms and conditions that an individual is restricted in their choice of Solicitor if they are making a claim, this does not stop anyone approaching their own Solicitor and that Solicitor can advise on whether or not it is better for them to act, or whether they should stay with the Panel Solicitor.

Did you know?

The Panel Solicitor may be situated anywhere in the country and nowhere near where you live. You probably will never see your Solicitor and these Solicitors deal with vast volumes of work bought from the insurance company. This may not affect the quality of service that they offer to you, but you would certainly get a different service from going to a local Solicitor.

We have many years of experience in dealing with road traffic accidents, from very minor ones, to accidents of a serious nature. We act for people who had been told by their insurance company that they had to use a Panel Solicitor. We have also taken over cases from Panel Solicitors halfway through a case, and have been told we have done a rather better job!

We have a team of experienced Personal Injury Solicitors, who would be quite happy to advise and speak to anybody about any accident that they may have had, not just as a result of a road traffic accident. We do not charge for this initial conversation, and we can generally tell you at the outset whether or not we could take on the case for you.

Do not be fobbed off by insurance companies. You do have a choice of Solicitor, so if you know someone who has had an accident, whether or not it is a road traffic accident, an accident in the street or at work, tell them that they can simply pick up the telephone, call a member of the Barlow Robbins LLP Personal Injury team and we would be quite happy to advise them on their position.

Emma Potter
Associate, Guildford

Mediation in Contested Probate Cases - An Alternative Solution

The modern phenomenon of the huge increase in the values of people's homes has led, inevitably, to an increase in the value of their estates after their deaths. This, in turn, means there is a noticeable increase in the number of Wills that become the subject of an argument between the beneficiaries and people who think they have a claim against the estate. Simply put.. there is more to argue about than there used to be!

The 'contestants' can often be within a family, brothers and sisters perhaps, or be close friends of the deceased, who know each other. Whoever they are and whatever their particular claim, cases such as these cause enormous distress and expense. They are time consuming, both for the lawyers involved and for the parties, and they inevitably involve barristers' fees and court fees as well as solicitors costs. They are emotionally expensive as well. There is no easier way to destroy relationships than fighting over money, particularly over the money that belonged to someone who you all loved.

The worst case scenario is for such a contest to come to court with all the attendant expenses, the witnesses who would have to be dragged in to give evidence, usually against their will, and the delay in getting a resolution. A better solution when such a case arises is to suggest Mediation.

Mediation is an alternative way for the parties to resolve their differences. A neutral specially qualified third party helps the claimants to reach a negotiated settlement. It is a cheaper, quicker and less antagonistic process than going to court. It allows the parties to talk for themselves and does not necessarily rely on their lawyers 'selling' their story. For example, as a

mediator, in matters such as these, I specifically ask the lawyers not to attend but to be available, on the end of the telephone, to talk to their clients, if advice or support is needed.

A recent case I have had perfectly explains the benefits of trying to resolve contested probate matters this way. The case involved two brothers and their sister and the estate of their father. The Will had been written by their father himself, without legal advice, and as such was not clear cut. However, what was clear was that one brother was not included in the part of the estate to which the Will specifically referred. The father had tried to cut his younger son out. The son's claim was for not only one third of the money that was not referred to in the Will but also one third of the larger part of the estate which was mentioned in the Will. Would the claim need to go to court or would the brother and sister, who were mentioned in the Will, agree to share as if there had been no Will at all?

I was contacted by the solicitor acting for the brother and sister who felt that the costs of a possible court case was sufficiently significant, in relation to the size of the estate, for an attempt at Mediation to be made before going that route. The other brother's solicitor agreed. They both explained the process to their clients and advised them on their positions.

Everyone arrived at the office at 9.30am, forewarned that they might be there all day. We began discussions, initially in one room, then as emotions rose and 'time out' was needed, in two rooms. During the course of discussions, I shuttled between them and we then met back in one room again. It quickly became clear that the siblings had very different memories of their

father's behaviour and different understandings about why the rift had arisen in the family that had never been resolved. The explanations by each side, face to face, led them all to a better understanding of their father's (and indeed their mother's) behaviour and enabled positive discussions to move forward.

Settlement was finally reached, after much heart searching, on the basis that the father's specific views, expressed in his Will, would be respected but that the youngest brother would receive the entirety of the smaller part of the estate which were the monies that were not mentioned in the Will at all. Whilst this did not mean that this brother had an equal share, it did mean his claim was heard and recognised and he received sufficient funds to justify not pursuing his claim. Similarly, his brother and sister were able to respect and comply with their father's expressed wishes, but accepted that their brother had not been fairly treated by their father and that they could rectify that position.

Was it the 'right' result? It was not my judgment to make, nor, thankfully, will it be a decision made by a Judge. It was a resolution to what was a really unhappy problem for everyone involved; they all certainly felt relieved and glad it was over. None

of them felt happy with the result but that is what mediation is all about... compromise and settlement. If anyone had gone away feeling that they had 'won', then it would probably have been the 'wrong' result. Were they all better off as a result of having reached a settlement? Yes. The costs of going to court would have reduced the estate significantly and the costs of the stress and upset would have been even greater. The siblings are now able to rebuild their relationships, having resolved their issues.

So, although we are familiar with and know that mediation can help resolve matrimonial issues as well as commercial matters; we must remember that it can also help in other fields where the concept of a 'contest' is not usual. Any process that can help people resolve their own problems should be considered and encouraged.

Candida Purser
Family Solicitor and Mediator, Godalming

Hospital Superbugs - Know Your Law?



Hospital infection is now a huge concern to patients about to go into hospital. The well known Superbug MRSA (methicillin-resistant *Staphylococcus aureus*) has been sweeping through hospitals over the last decade but is now reported to be falling.

Over the last year reported cases have fallen by approximately 10% but there were still 6,378 reported cases. However another less well known bug *Clostridium difficile* (C.diff) is on the increase. Its usual habitat is the large intestine. It is kept in check by the normal "good" bacteria found in the intestine. However, if these "good" bacteria have been killed off by antibiotics C.diff produces toxins which damage the lining of the intestine resulting in diarrhoea.

Chief medical officer Sir Liam Donaldson said the failure of doctors and nurses to wash their hands was a key factor behind the superbug crisis. High bed occupancy and pressure to meet treatment targets and cut waiting lists have added to the decline in hygiene standards in our hospitals.

The Department of Health issued a Code of Practice for the prevention and control of healthcare acquired infection in October 2006 to all NHS bodies. Hospitals have now implemented Infection Control Policies but these do not appear widely publicised and patients affected probably do not know what they are and whether they have been complied with.

If you as a patient became infected with one of these superbugs how easy would it be to sue the Hospital Trust concerned?

To date it has been very difficult to succeed in compensation claims. There have only been a handful of successful cases or settlements.

First you need to prove on the balance of probabilities that you acquired MRSA or C.diff in that particular hospital.

If you have a negative swab on admission you are almost bound to succeed on this point but how many patients are routinely tested on admission? If you were not tested then an expert Microbiologist can be asked to provide an opinion on this point.

Next can you prove that the Hospital's Infection Control Policy has been breached? It is now possible to obtain details of the policy but interpretation, purpose and compliance can be debateable.

Finally it is not enough to show that the superbug was contracted in Hospital, it must be established that you suffered a further injury. A person entering hospital may already be quite ill and their condition can worsen. It can be difficult to prove that this was as a result of the MRSA or other infection instead of the original illness.

There is however now an alternative way to litigate these claims which has proved easier and more successful. This is by using the laws governing control of hazardous substances more common to industrial disputes. The Control of Substances Harmful to Health (COSHH) regulations of 2002 requires employers to control exposure to hazardous substances to prevent ill health. It is argued that MRSA comes under such a definition and if it applies to Hospital staff it should also apply to patients. The first successful case using this legislation was in July 2005.

The advantage of COSHH is that it places the burden on the defendant instead of the Claimant to prove they are meeting the requirements of their Infection Control policies.

There are no clear figures yet to show whether these cases are winning using COSHH as most have been settled out of court.

If you or members of your family have any concerns about recent hospital treatment which may have led to further unexpected injury please feel free to contact one of the members of Barlow Robbins' Complex Injury Team who specialise in clinical negligence claims.

Caroline Flashman
Associate, Woking

A Collaborative Approach to Relationship Breakdown

Solicitors who deal with the break down of marriages and other relationships have long since realised that they require both the sensitivity and the ability to understand at least some of the emotional turmoil that exists at these difficult stages of a person's life.

We are pleased to announce however that family lawyers now have another means by which they can help clients achieve the best possible settlement in the most appropriate way for them, Collaborative Practice.

Whilst solicitors are aware that there are, regrettably, some situations where the parties will have to go to Court to resolve the disputes arising following their relationship breakdown, Collaborative Practice provides an alternative, conciliatory and non-adversarial approach to resolving matters. Hopefully to the satisfaction of both parties.

Collaborative Practice involves both parties retaining family lawyers (also specially trained in Collaborative Practice) to act on their behalf. The Collaborative process involves a series of four-way meetings thereby eliminating, or at the very least minimising, the need for exchange of correspondence. At the outset, all the participants (i.e. the parties and their respective lawyers) sign a 'Participation Agreement' agreeing to work together to achieve a solution both honestly, fairly and using good faith in all dealings. During the process, at no time may either party go to Court or threaten to go to Court. If the process breaks down for any reason or at any time, then both parties would need to instruct alternative solicitors.

The extra expense that new instructions would incur clearly commits parties to giving this process a very good chance of working.

During the course of the process, both parties will need to disclose all necessary documents and relevant information that relate to the issues under discussion. Both will also be involved in instructing any experts that may be necessary to value assets

and this allows both parties to become fully involved in the process and obtain all the necessary information to be able to negotiate on an equal footing, knowing what assets are involved, what each settlement means and having the assistance of their lawyer with them at all times to advise them on any points of legal principle that may arise.

At Barlow Robbins LLP, there are 12 specialist family lawyers, five of whom are trained in Collaborative Practice and who are very keen to assist parties in this way wherever possible. There are now a significant number of trained Collaborative lawyers in Surrey and further afield, all of whom are working closely together which will hopefully assist in bringing success to this relatively new concept.

Tom Stockton
Solicitor, Woking



Disputed Commission Claims

There are all sorts of agents in commercial life: football agents, employment agents and of course, estate agents. Subject to any specially agreed terms they usually earn their commission on a transaction when they have been the "effective cause" of the transaction. Over the years the English Courts have heard many cases where an agent has said that he or she has been the effective cause of introduction, only for his principal to argue that the agent has done nothing to earn its commission.

Cases concerning disputed estate agents fees are not unusual, especially where the seller changes estate agent halfway through the sale process. Problems occur, for instance, if a buyer becomes aware of the property through agent A, but only completes the purchase whilst the property is being marketed through agent B. To which agent should the seller pay commission to? Does agent A always have to be the "effective cause"?

The answer should be found in the agent's terms and conditions of business which all sellers should receive before their property is marketed. The agreement should explain whether the arrangement is a "sole selling rights agreement". If there is a joint agency arrangement then the position will be different, but if there is a sole selling rights arrangement then for a defined period of time the agent has the exclusive right to market the property. If a buyer is introduced to a seller in that period of time then the agent is entitled to the commission on that sale. The introduction may include doing no more than preparing the sale particulars and giving them to the eventual buyer, even if that buyer does not proceed at that time but later through another agent.

Exactly this happened in a recent case in Old Beaconsfield where Fleurets, a firm of estate agents local to the area, prepared sale particulars for a Ms Dashwood. The case has just been heard as an appeal in the High Court. The selling agreement was a "sole

selling rights agreement” based upon the standard terms of business recommended by the Estate Agents (Provision of Information) Regulations 1991. Ms Dashwood fell out with Fleurets, but before the end of the exclusive selling rights period Fleurets had sent out particulars of the property to a Mr Ahkter. A new firm of agents was later instructed – Christies – who by all accounts worked hard to market the property. Six months after having first received the property particulars from Fleurets, Mr Ahkter made contact with Christies and, through them, purchased the property.

Fleurets claimed payment of their commission on the basis that the introduction of Mr Ahkter to Ms Dashwood had taken place during their exclusive sale period. The Court agreed. Where the terms of the sale agreement are in the standard words recommended under the Regulations, the mere introduction of Mr Ahkter by sending out particulars was sufficient to justify Fleurets claim, and they did not have to show that they were the “effective cause” of the sale taking place. On the facts of the case, however the judge went on to find that Fleurets had been an effective cause in any case.

There are lessons to be learnt from the case for both sellers and agents, whether dealing in residential property or commercial property. For the agent it is sensible to review their terms and conditions in line with the Regulations, and to keep records of all sale particulars that are issued, both by posting and to potential buyers who walk in off the street. For sellers, they should ask for a record of anyone to whom the agent has sent particulars if they are thinking of changing agent. They should also be aware that if they instruct a second agent they may find themselves in a position where they end up paying two sets of agents commissions.

At Barlow Robbins LLP we have experience of acting for both agents and sellers in cases of disputed commission cases. If you require any help in this area please contact us.

Hamish Cameron Blackie
Partner, Guildford

Taking The Phiz Out Of Phizackerley

You may have seen reports in the Press recently about the Phizackerley Court case which was found against the tax payer in favour of the Revenue.

The case concerned the use of ‘Nil Rate Band’ Discretionary Trusts in Wills, a popular way for couples (married or those in a civil partnership) to save Inheritance Tax.

In this way two Nil Rate Bands can be used so that, on 2007/8 tax rates, up to £600,000 can pass tax free to children or to other chosen beneficiaries. As few couples have investments or other assets to make up the trust a popular way to constitute the trust is to use a debt or charge for the amount due.

The Phizackerley Case concerned a trap for the unwary, Section 103 Finance Act 1986. Section 103 provides that the debt or loan may be ineffective if one spouse has made gifts to the other spouse and the donor spouse, rather than the recipient spouse, dies first.

In the Phizackerley case the Court found that the way the trustees had implemented the nil rate band trust when the first one of them had died, through a loan arrangement, was ineffective and the Inheritance Tax saving was lost. Many people think that the Phizackerley case has rendered nil rate band trusts in general ineffective.

The facts in the Phizackerley case were unusual and, whilst the case highlights the need to be very careful in these situations, the case only applies to its own particular facts. We should reassure you that by careful drafting of the Will and implementation of the trust when the first spouse or partner dies, the Inheritance Tax saving can still be achieved.

Here at Barlow Robbins LLP we can guide you through the minefield of law and the ever changing Revenue practice and advise you about the best solution in your case.

Elizabeth Eyre
Solicitor, Godalming



Forthcoming Events

The Family Home Seminars 25th February 2008

This seminar will introduce e-conveyancing and the changes that this will have when buying and selling your home, we will also explain how the introduction of Home Information Packs (HIPs) has affected the conveyancing process. A representative from Strutt and Parker Estate Agents will give their view on how HIPs have changed the way in which they can now market your property. We will also discuss how you can plan to reduce Inheritance Tax payable on the value of your family home.

4th March 2008

This seminar will introduce e-conveyancing and the changes that this will have when buying and selling your home, we will also explain how the introduction of Home Information Packs (HIPs) has affected the conveyancing process. A representative from an exclusive North Surrey Agent will give their view on

how HIPs have changed the way in which they can now market your property. We will also discuss how you can plan to reduce Inheritance Tax payable on the value of your family home.

Who Should Attend?

Individuals who are interested in understanding the ramifications of the new Home Information Packs and/or who wish to gain an insight into how to protect their most valuable asset from the Taxman through careful tax planning.

If you are interested in attending either of these seminars, please contact our Marketing Manager, Angela Hale on 01483 464254 or angelahale@barlowrobbins.com who will be able to book a place for you at this free seminar and provide you with further details in due course.

Full details of our seminar programme can be found on our website at www.barlowrobbins.com

This update is provided for your general information only and does not seek to set out the legislation in this area in detail. If you have any queries or wish to discuss specific circumstances, please do not hesitate to contact one of our team who will be happy to assist.

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