

For immediate release

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**IPW URGES CONSUMERS TO AVOID BOTH DIY DISASTERS AND THE COWBOY
WILLWRITERS**

- Essential advice from the **only** fully regulated Willwriters in the market

Every year over 200,000 DIY enthusiasts need hospital treatment, but plumbing, joinery, carpentry and decorating are not the only areas in which DIY disasters can occur, according to the Institute of Professional Willwriters **(08456 442042)**.

DIY Wills are now on the market, along with the facility to draw up your Will online. Both scenarios can be as dangerous as falling off a ladder or cutting yourself on a sharp tool says the IPW, which has members across England and Wales.

Chairman Paul Sharpe comments: "DIY Wills encourage people to be a Jack of all trades. Unfortunately, some have already discovered that a loved one was master of none. This area of DIY disaster is sure to grow, as it is only when a Will is read that the mishaps become painfully clear."

Few of us understand DIY jargon, not knowing our screed from our newel, or our tingles from our bats and blocks and legal terminology is just as confusing to the untrained person. DIY and online Wills encourage us to slot in suggested words and phrases within a standard template. Inserting the wrong phrase, or using ambiguous terminology can be highly damaging, leading to possible contention of a Will, huge legal costs deducted from the deceased's estate and even an inheritance scenario that was not meant to occur.

Just as with DIY, people try to be over ambitious, stretching themselves beyond their limits when writing their DIY Will. They rush into it, do not devote enough time and attention to the task and fail to keep safety in mind. Caution, care and common sense often fly out of the window for a saving of less than £60, in some cases.

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The online Will is potentially a bigger can of worms than the DIY Will. Both can become invalidated by factors such as not having two witnesses to the signature, or choosing people who are not legally allowed to witness a Will.

Online Wills need to be posted out to the creator and then signed and returned. Failure to do so, for whatever reason, means the Will is invalid. Failure to date the Will could lead to the same conclusion.

Paul Sharpe feels too many people are given bad advice and told that Wills only need to be drawn up by a professional if there is a large amount of money and assets to distribute. This is far from the truth. Many families now have complicated relationships thanks to re-marriage, Civil Partnership, the responsibility for stepchildren and the trend to co-habit rather than marry.

Anyone in this situation, or with a desire to leave something to a charity, to make arrangements for the guardianship of their children or the care of a pet, or to donate their body to medical science needs to find a fully trained, professional Willwriter. Those needing to reduce the Inheritance Tax burden they leave their loved ones also need to get the best possible advice from those trained in this area.

Unfortunately, there is another synergy with the building and home improvement industry. Just as homeowners can become the prey of cowboy builders, consumers can become the victim of untrained and unregulated Willwriters. The Government has ducked the issue of regulation, meaning that anyone can set up as a Willwriter and claim to have the required legal knowledge to draw up a Will.

Even solicitors no longer need to study Willwriting during training. As Paul Sharpe says: “The **only** fully regulated Willwriters in the market are IPW members. IPW Membership is not just a question of paying a yearly subscription fee, but a huge commitment to the highest standards through recognised qualifications and self-development. Members have to prove they have no criminal convictions and attend on-going training courses. They must also have a minimum of £2 million of indemnity insurance.”

More details about the IPW can be found at www.ipw.org.uk

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NOTES TO EDITORS

To assist consumers wanting to avoid the cowboy element within the Willwriting sector, the IPW suggests following the same criteria that should be applied when looking for a tradesman. Its tips are:

- Ask for evidence that the Willwriter can work to the required standard.
- Ask who will “make good” any faults that may occur. (If they do not have indemnity insurance in place, this is highly unlikely to happen so ask to see their indemnity cover.)
- Ask them for a quotation up front and get them to commit to this being the maximum you will pay. (Some Willwriters come back for sums of up to £300 once the document is drawn up).
- Get a number of quotations for your Will. An IPW Survey in July 2006 showed that prices charged by non IPW members had soared between 2005-6 by as much as 105%. If the Willwriter does have indemnity insurance cover in place, they may pass the cost of this on to the customer. Insurance companies recognise that Willwriting is a high-risk industry and charge highly for indemnity insurance that would cover the cost of mistakes. This leads to many so called Willwriters not bothering to buy it at all and others bumping up their costs to compensate for their purchase of cover.
- Ask for references and check these out.
- Ask other people if they can recommend someone.
- Avoid anything that is said to be a ‘standard format’. No two Wills are identical!