

For immediate release

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**BRITISH CONSUMERS SUFFER BECAUSE DEAD MEN DON'T COMPLAIN – the IPW steps up its cry for regulation in Willwriting and launches its Declaration for Regulation**

The Institute of Professional Willwriters (IPW) is laying down a gauntlet to the Government to introduce regulation in the Willwriting sector, by launching a Declaration for Regulation, to be supported by the people, for the people.

The IPW says the current situation, where consumers are continuously ripped off and scammed, is based solely on the fact that dead people can't complain.

Buying a Will is different from 99 per cent of purchases as its road test only occurs after the buyer has passed away. The ability to measure customer satisfaction is nil.

Conversely, a Will is a legally binding document, leaving relatives wishing to protest on the deceased's behalf with little opportunity to do so. Contesting a Will is a tortuous and expensive process, with motives open to question. With the purchaser not around to make their intentions clear, a misinterpretation of a Will, thanks to poor wording, is a common occurrence.

The IPW feels the Government is ignoring consumer views on this issue and commissioned research to prove it. It found that 77 per cent of consumers believe it wrong that a person with no qualifications can write a Will, yet nothing is being done to prevent unqualified Willwriters and companies springing up overnight.

Added to this, 18 per cent of consumers have no idea who can legally write a Will. Only seven per cent of the over 65s, 20 per cent of 55-64 year olds and 26 per cent of 45-54 year olds know that a Willwriter with no qualifications can legally provide a Will. The percentage of homeowners realising this is just 15 per cent.

IPW Chairman, Paul Sharpe, believes the Government's lack of action on this issue is unacceptable, allowing the disreputable to feed on a widespread lack of awareness about Wills. *"Thinking about one's own mortality is something few of us wish to do", says IPW Chairman, Paul Sharpe. "As a result, consumers pay little attention to Wills.*

*"Some consumers think they have nothing to leave behind, ignoring the value of their home, their possessions and their pensions. They certainly don't delve into whether or not the person arriving on their doorstep, to deal with a subject with which they are emotionally uncomfortable, has suitable qualifications to do so.*

*"The people being ripped off are those with money, assets and items of value to leave behind. Untrained Willwriters are feeding on Middle England, on the retired, on those in ill health and the vulnerable. This is not an issue affecting the few, but the many."*

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## **Notes to Editors**

The Government's failure to regulate Willwriting has led to some very high profile instances of unqualified Willwriting firms taking money from consumers and then disappearing, going into liquidation or producing Wills not worth the paper they are written on. The most recent example has been NLS (National Legal Services).

Some families who assumed a Will was in safe-keeping with a Willwriting firm have found to their horror that the Will cannot be traced. Others are just left without an intended inheritance thanks to factors such as vague or incorrect wording, errors in the signing and witnessing procedures, or failure to mitigate the impact of Inheritance Tax.

The likelihood of redress for families who become the victims of the untrained Willwriter is often slim. Many unqualified Willwriters have no professional indemnity protection in place. This means there is no pot of money to pay any claims, even if a family can persuade the law that the Will was drawn up incorrectly.

The IPW has seen it all. It has campaigned for regulation in Willwriting for over 16 years and was born, in 1991, out of a case in which consumers were ripped off by one of the disreputable firms in the industry. As the Government would not introduce regulation, the IPW set itself up as a group of members who would subject themselves to self-regulation.

The IPW continues to be the only organisation dealing with Willwriting (including the Law Society) that insists on professional qualifications, £2 million of professional indemnity protection, on-going self-development and training, criminal record checks and other standards.