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**From:** Martin Fell <maf@fellestates.co.uk>  
**Sent:** 23 February 2012 18:27  
**To:** Mike Ingamells (mwi@gtb-solicitors.com)  
**Cc:** Matthew A. Fell (matt@fellestates.co.uk)  
**Subject:** My late father's estate

Dear Mike

I refer to your letter of the 25<sup>th</sup> ult. and apologise for the delay in replying.

I appreciate just how difficult your task here has been and I would like to give you a heartfelt thank you for all your hard work in trying to reconcile all the competing issues while trying to honour my late parents' wishes.

Sadly, I cannot say the same for the executors, my brothers, and in particular Christopher, who for reasons I will not bother to repeat has, in my view, predominantly acted in his own interest to the detriment of others.

Whilst I have many grievances over the conduct of the executors (and as trustees) in fulfilling their duties, (which I have made well-known), I have no intention of seeking further redress or changes, etc, (financial or otherwise), on the clear understanding that similarly there is no recourse to myself for any shortfall, alleged, perceived or actual in estate funds. As is evident from your statement all my brothers have benefited from a substantially larger inheritance than myself.

My understanding of your statement is that there is an outstanding final payment due to me of £5,073.72 and I will be pleased to receive a cheque in settlement. If I have misunderstood the position, please advise.

In short, I wish to draw a line under this whole matter and move on. Strictly on the understanding there are no payments/refunds due from me I am prepared to sign off the accounts. However, if the executors do not accept this then I must reserve the right to pursue any claims against them I consider to be outstanding.

I trust this helps.

Regards  
Martin

5

Party : Defendant  
Name : Christopher John William Fell  
No. of Witness Statement : Second  
Exhibits : CJWF2

**IN THE HIGH COURT OF JUSTICE**  
**BUSINESS AND PROPERTY COURTS OF ENGLAND**  
**AND WALES**  
**PROPERTY, TRUSTS AND PROBATE LIST (ChD)**

Claim No: PT-2020-BHM-000041

**B E T W E E N:-**

**MARTIN ANTHONY FELL**

**Claimant**

- and -

**CHRISTOPHER JOHN WILLIAM FELL**

**Defendant**

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**EXHIBIT "CJWF2"**

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This is the exhibit marked CJWF2 referred to in the Second Witness Statement of  
**CHRISTOPHER JOHN WILLIAM FELL**

Your reference:

Our reference:

MXA/VLG/FEL4.1  
1005/9091/052162.00004

31 July 2020

Meridian Private Client LLP  
Wood Rydings Court  
Packington Lane  
Little Packington  
Warwickshire  
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HASSALL

Wright Hassall LLP

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E enquiries@wrighthassall.co.uk

DX 742180 Leamington Spa 6

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**SENT BY E-MAIL ONLY:**

**Mark.Abrol@meridianpc.co.uk**

Dear Sirs

### **The Estate of Laurence James Fell Deceased**

Please note that our client will respond to the various witness statements served on 17 July 2020 and your letter which we have received on 28 July 2020 in due course. In the meantime, several issues require your client's urgent attention, as follows:

#### **1. The release of monies relating to the Martin Anthony Fell Settlement dated 10 April 2004**

It appears to be common ground that the trust recently comprised of two properties, namely:

- a) 15 Scarborough Crescent, Maltby, Rotherham, South Yorkshire, S66 7HL; and
- b) 67 Teynham Crescent, Liverpool, L11 3BH.

It further appears to be common ground that our client together with Timothy are the named trustees of this trust. Further the fund is held on a discretionary trust for a class that includes your client's children together with our client and his other siblings.

Following the above sales, the sale proceeds belong to the trust. Notwithstanding our client having signed an undertaking (without obtaining legal advice) we fail to understand why these monies should not be returned to the trustees, as they are trust monies. Our client needs to complete tax returns in relation to the above and he also wants to prepare up to date trust accounts. However, our client is without trust funds to fund the above.

We have noted that the undertaking states that monies from the sale of the above properties will not be released without your client's permission or a Court Order. Accordingly, please confirm by return that your client agrees to the release of the monies to the trustees within say, 14 days, failing which our client will have no other alternative but to make an application to Court seeking the release of these monies.

#### **2. Pensions**

We understand from our client that Laurence had pension funds totalling c£240,000/£250,000. It is our client's further understanding that these monies are to be divided equally amongst

himself and his siblings. Prior to our involvement we understand your client has refused on numerous occasions to pass on any of Laurence's pension details to our client. Our client understands that your client had possession of the above information from circa October 2019. There is no reason why your client should not provide our client with this information which clearly does not form part of the Estate. Our client has real concerns that your client has already approached the pension providers and is in receipt of these monies. Please confirm by return your client's responses to the following questions:

- a) Please provide details of Laurence's pension(s) together with copies of all associated paperwork in his possession and/or control.
- b) Please provide copies of all correspondence between your client and Laurence's pension provider(s).
- c) Has your client received any pension monies relating to the above? If so, please provide full details of the amounts received together with where these monies are being held.

We look forward to receiving a prompt response to the above.

Yours faithfully

  
WRIGHT HASSALL LLP

**Direct Tel** 01926 880751

**E-mail** [martin.oliver@wrighthassall.co.uk](mailto:martin.oliver@wrighthassall.co.uk)

# meridian

Private Client LLP - Solicitors

Wood Rydings Court, Packington Lane, Little Packington, Warwickshire CV7 7HN  
Telephone: 01675 442430 Fax: 01675 443465

Your Ref: 1005/9091/052162.00004  
Our Ref: MXA/VLG/FEL4.1

Wright Hassall LLP  
Olympus Avenue  
Leamington Spa  
Warwickshire  
CV34 6BF

24 August 2020

**BY EMAIL ONLY – [martin.oliver@wrighthassall.co.uk](mailto:martin.oliver@wrighthassall.co.uk)**

Dear Sirs

## **The Estate of Laurence Fell (Deceased)**

We refer to your letter of 31 July.

We note in the first paragraph of that letter that you indicated that you were going to respond to us in relation to both the evidence served and also our subsequent letter of 28 July.

We were therefore somewhat surprised to have received your letter which instead of dealing with the relevant and salient points that were very clearly raised by us, they (for the time being at least) appear to have been ignored.

You have referred in your letter to two numbered issues, which you incorrectly characterise as requiring my client's urgent attention: -

### **1. The release of monies relating to the Martin Anthony Fell Settlement dated 10 April 2004**

As you are well aware, our client is extremely concerned as to your client's conduct, and that is why he asked for the undertaking whilst this could be investigated. To date, your client has deliberately refused to provide the necessary information so that our client can properly consider the position (and has lied in his Witness Statement as to his difficulties in providing this information). In any event, his Witness Statement demonstrates patent examples of misconduct and breaches of fiduciary and other obligations which show that our client's concerns are well placed.

It is implicit in the request that the Trust has no funds as at all to pay even fairly modest accountancy costs, despite rents being received prior to the sales (and we note that no quotation has been provided). It appears that despite the lack of accounts, your client's position is therefore that the Trust contains no cash whatsoever (other than the proceeds of sale of the two properties). Please provide evidence for this, as well as the quotation for the accountancy works

which you wish to undertake so that we can consider the matter further with our client. On any basis, such consideration will be limited to releasing funds directly to an accountant for the preparation of trust accounts.

We certainly can see no basis whatsoever for any appointment out of the Trust fund at this stage, such that there is not prejudice to your client in the funds continuing to be held by Penmans.

## **2. Pensions**

Contrary to your contentions, our client has not received any money from the companies with whom Laurence had pensions.

Given the losses to Laurence's estate, we respectfully suggest that it would be a prudent step for any monies that are subsequently received to be paid to Penmans and held pending agreement between the parties or Court Order. Our client, Timothy and Jonathan have no objection to this. We trust you too will agree that this is a sensible proposal. If for any reason you disagree, please let us know and give reasons for so doing. We will also require an explanation as to how and when your client intends to recompense Laurence's estate.

We now look forward to receiving your substantive response in relation to the evidence served, our letter of 28 July and the points answered above.

Yours faithfully



**Meridian Private Client LLP**

Your reference: MXA/VLG/FEL4.1  
Our reference: 1005/9091/052162.00004

WRIGHT  
HASSALL

28 September 2020

Meridian Private Client LLP  
Wood Rydings Court  
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W www.wrighthassall.co.uk

**SENT BY E-MAIL ONLY:**  
**Mark.Abrol@meridianpc.co.uk**

Dear Sirs

**The Estate of Laurence James Fell Deceased**

We refer to your letters dated 28 July and 24 August 2020.

Please note that we are currently finalising a further witness statement on behalf of our client which will be served in due course.

In relation to the issues regarding the Martin Anthony Fell Settlement dated 10 April 2004 and the pensions, our comments are as follows:

**1. The release of monies relating to the Martin Anthony Fell Settlement dated 10 April 2004**

As your client is neither a trustee nor a beneficiary of this Trust, we fail to understand how he is entitled to any of the information requested. Accordingly, we look forward to receiving the release of monies as previously explained, failing which Court proceedings will be issued to recover the same.

**2. Pensions**

We have noted that your client has blatantly ignored the points which we have raised, namely:

- a) Please provide details of Laurence's pension(s) together with copies of all associated paperwork in his possession and/or control; and
- b) Please provide copies of all correspondence between your client and Laurence's pension provider(s).

Once again, as with Laurence's estate, it is clear that your client simply answers certain questions and ignores the others. This is simply not acceptable. Before considering the further points raised regarding the pensions, we require details of the above.

Yours faithfully

*Wright Hassall LLP*

**WRIGHT HASSALL LLP**

**Direct Tel** 01926 880751

**E-mail** [martin.oliver@wrightassall.co.uk](mailto:martin.oliver@wrightassall.co.uk)

# meridian

Private Client LLP - Solicitors

Wood Rydings Court, Packington Lane, Little Packington, Warwickshire CV7 7HN  
Telephone: 01675 442430 Fax: 01675 443465

Your Ref: 1005/9091/052162.00004  
Our Ref: MXA/MXG/FEL4.1

Wright Hassall LLP  
Olympus Avenue  
Leamington Spa  
Warwickshire  
CV34 6BF

21 October 2020

**BY EMAIL: [martin.oliver@wrighthassall.co.uk](mailto:martin.oliver@wrighthassall.co.uk) AND POST**

Dear Sirs

**The Estate of Laurence Fell (Deceased)**  
**Our Client: Martin Fell**  
**Your Client: Christopher Fell**

We acknowledge receipt of your letter of 28 September.

We note in your letter that you revisit issues raised in your letter of 31 July. We of course responded to that letter on the 24 August and raised a number of points that you have simply omitted to deal with.

Whilst our client's investigations are far from being complete, it is very clear that there is going to be a significant sum due from your client to Laurence's estate. As we have endeavoured to make clear throughout all our exchanges, our client is merely trying to do what he is obliged to do (both legally and morally) and simply ensure that Laurence's estate is reconstituted so that all sums or assets due to it are returned.

For this reason our client has sought disclosure of those documents that will enable him to ascertain the true position. We would have hoped that in fact, given the nature of this investigation and indeed the proceedings that are now on foot, your client would have the decency to accept and acknowledge his wrongdoings, voluntarily give disclosure of the documents being sought and agree then to mediate (or negotiate) so that matters can be swiftly concluded and steps of a restitutorial nature put in place.

In reality, however, your client continues to behave in a furtive manner. He refuses to co-operate and his conduct and actions are the sole reason why proceedings had to be issued. Even within the ambit of these proceedings, the fact that he has to sign a statement of truth seems to carry no weight at all.

It is interesting to note that important points raised in our letter of 24 August have been totally ignored. Of prime importance, of course, is to comprehend just how your client intends to recompense Laurence's estate. Surely this is in the interests of all of

the brothers to agree that any funds that may become available are held independently, pending any agreement or court order. Please explain to us, in clear terms, why (given the admissions already made by your client) he feels that he should have yet further funds, notwithstanding the fact that there are liabilities to the estate that he was appointed Executor of.

If a mediation took place, which we again expressly invite you to consent to, then all of the documents could be made available and all of these issues debated fully within the ambit of mediation privilege. It would give a real and genuine opportunity for the Fell family to discuss and potentially resolve issues and bring all this adversity to an end.

We have asked you now on a number of occasions to mediate and we note that you are simply refusing to respond. If your client is refusing to mediate, please let us know in express terms; please also tell us why.

In respect of your two numbered points in your letter of 28 September we respond as follows:-

**1. The release of monies relating to the Martin Anthony Fell Settlement dated 10 April 2004**

As we indicated in our letter of 24 August, our client wants to conclude his investigations. Documents are needed for this. It may be the case that funds or assets have been transferred between companies or trusts, which need to be reconstituted. It would be wrong therefore for funds to be released until investigations are concluded.

In any event, the misconduct and breaches of fiduciary duty that have been orchestrated and conducted by your client necessarily means that the parties should tread with caution before monies are paid out or assets sold.

Surely it must be common sense to follow this process whilst matters are being investigated. Once a conclusion is reached between the parties or by a Court (and if a satisfactory resolution of all matters can be agreed, we anticipate that we be instructed to seek your client's removal as a Trustee), then funds can be distributed accordingly.

**2. Pensions**

Pursuant to your request, we enclose copies of the following:-

- a. Email - Standard Life to Martin Fell – 5/12/19;
- b. Letter – Scottish Widows to Mark Abrol of Meridian Private Client – 13/03/20;
- c. Email – Aviva to Drummond Kerr of Meridian Private Client – 02/06/20.

The content of this correspondence is self-explanatory.

For the reasons given above, we do not think it would be appropriate for these funds to be distributed until a resolution is reached. We remind you that all of the siblings, save for your client, have agreed that these funds should be paid and held by Penmans. We invite your client to agree as well. Please can you confirm his position in this respect. If he is refusing, please explain on what basis.

Our client simply wants to achieve fairness. He is not seeking to gain at the expense of either your client or the Fell family. Sadly, your client has perpetrated certain acts for his personal gain. This is to the detriment of, (in particular) Laurence. However it will also no doubt have an adverse effect on other members of the Fell family.

Can you please let us know what other monies or documents your client currently holds or is in possession of, that in any way relate to Laurence's estate. If the answer to that is "none" or "nothing at all", please say so.

In addition, can you please let us know whether the monies in Laurence's loan account have been paid to Penmans. If so, when was payment made and in what sum?

Given there is such an easy way to work towards resolution, the reluctance and indeed resistance of your client is most telling. We would have thought that the use of the funds of our respective clients could be better used on building family bridges rather than the ongoing instruction of lawyers.

Yours faithfully

A handwritten signature in cursive script that reads "Meridian".

**Meridian Private Client LLP**

## Mark Abrol

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**From:** Bereavement Team <bereavement\_team@standardlife.com>  
**Sent:** 05 December 2019 16:27  
**To:** maf@fellestates.co.uk  
**Subject:** Laurence James Fell  
**Attachments:** FAQ - SLAL Discretion (PPS FRP Stakeholder) (2019).docx; Leaflet - Beneficiary Options Leaflet.docx

## Personal Pension Plan

4 December 2019

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Laurence James Fell  
Plan number: K2139395000

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Dear Mr Fell,

Thank you for contacting us. I'm sorry to learn of the death of your brother Laurence. I wish to take this opportunity to offer my condolences.

### What is payable

The death benefit amounts to **£75,958.92**

Your 25% share amount to **£18,989.73**

### Who we pay this to

As the pension plan has not been written under trust, Standard Life Assurance Limited, as the Scheme Administrator, will decide who to pay the death benefit to. The Scheme Rules allow us to pay to any person or persons who fall within the classes of beneficiary set out in the Scheme Rules, in such proportions as we decide. This is called exercising our discretion.

When exercising our discretion, we will consider the deceased's personal circumstances and family situation. We will also take into account any 'expression of wishes' submitted to us by the deceased, however please note that any such wishes are not legally binding on us. We will then distribute the death benefit by paying an amount to, or for the benefit of, any beneficiary or beneficiaries chosen by us.

### Who is this paid to

Standard Life as Scheme Administrators have taken into account all the information available and have exercised discretion 25% in favour of you, Martin Fell, in your capacity as brother, named on the Expression of Wish and beneficiary of the Will.

### How can this be paid

As a Named Beneficiary, you have the following 4 options:

**Once a decision has been made, the enclosed Beneficiary Options leaflet explains what our requirements are.**

1. Take the death benefit as a Lump Sum payment. (see attached leaflet for payment instructions)
2. Use the death benefit to purchase a Beneficiary Drawdown Plan. (see attached leaflet with instructions)
3. Use the death benefit to Purchase an annuity. (see attached leaflet with instructions)
4. Transfer the death benefit to another provider to provide a beneficiary annuity or drawdown plan. (see attached leaflet with instructions)

**The enclosed leaflet explains how death benefits are taxed.**

### Pension Wise

The government has removed the restrictions on what you can do with your pension Fund. You now have the freedom to choose the option that's right for you.

Choosing what to do with your share of the pension fund is an important financial decision. Please discuss your options with your Financial Adviser if you have one. Alternatively, to receive free, impartial guidance from the government, go to [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk).

Pension Wise is a new government service that offers you:

- Tailored guidance (online, over the telephone or face to face) to explain what options you have and help you think about how to make the best use of your pension fund
- Information about the tax implications of different options and other important things you should think about; and
- Tips on getting the best deal, including how to shop around.

#### **Lifetime Allowance**

Please note, if the total value of benefits across all the registered pension schemes of which the deceased was a member exceeds the lifetime allowance set by HM Revenue & Customs, a tax charge may be payable by the chosen beneficiaries.

#### **Questions**

For more information, including the classes of beneficiary in full, please see the enclosed 'Frequently Asked Questions'. If you have any further queries, please get in touch with us.

Kind Regards,

**Dimitar Ivanov**

Customer Operations Representative, Money Out  
Standard Life

Tel: 0345 6060040 (Monday to Friday 9am-5pm) / +44 131 246 4796 if calling from outside the UK  
Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Email: [bereavement\\_team@standardlife.com](mailto:bereavement_team@standardlife.com)

Standard Life Assurance Limited  
Bereavement Team  
30 Lothian Road  
EDINBURGH  
EH1 2DH

**Standard Life** | Standard Life Assurance:  
part of the Phoenix Group

**Confidentiality** - This email is confidential.

**Not meant for you?** - If you don't think this email is meant for you, please let us know. Do not copy or forward the information it contains, and delete this email from your system.

**Views expressed** - Any personal views or opinions expressed in this email are the sender's, and do not necessarily reflect the views of the Standard Life Aberdeen Group or the Phoenix Group.

**Monitoring** - We filter and monitor emails to protect our systems and to keep them running smoothly.

**Emailing us** - Email isn't a secure form of communication. If you want to send us confidential information please send it by post. However, if you do communicate with us by email on any subject, you are giving us permission to email you back.

**Phoning us** - Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

The Standard Life Aberdeen Group - Standard Life Aberdeen plc and its subsidiaries. [www.standardlifeaberdeen.com](http://www.standardlifeaberdeen.com)

18 MAR 2020

Scottish Widows  
PO Box 28091  
15 Dalkeith Road  
Edinburgh  
EH16 5XZ

Meridian Solicitors  
FAO Mark Abrol  
Wood Rydings Court  
Packington Lane  
Warwickshire  
CV7 7HN

Telephone Number: 0345 601 4179  
Opening Hours: 8am to 6pm Monday – Friday

13 March 2020

Your Ref: DAK/MJG/FEL4.1  
Call Contact Pin: 1022

Dear Mr Abrol

**Policy Number: 41443705**  
**Policy Type: Retirement Account**  
**Policy Holder: The late Mr Laurence Fell**

We are sorry to learn of the death of Mr Laurence Fell. Please pass on our deepest sympathies to the family.

The above pension plan has a value of £118,221.23.

The plan proceeds are payable to a beneficiary at the discretion of Scottish Widows in accordance with the scheme rules.

To allow us to identify potential beneficiaries I would be grateful if you could arrange for the enclosed Beneficiaries Form to be completed and returned along with certified copies of their Birth and Marriage certificates (where applicable) to the above address. Alternatively, your local branch of Lloyds, Halifax or Bank of Scotland can forward this to Scottish Widows at your request quoting the above policy number.

This form should be completed by the Executor of the deceased's will. If there is no will in place the form should be completed by the following (in order of preference):

- A. Husband/Wife /Registered Civil Partner
- B. Unmarried Partner
- C. Children of the deceased including legally adopted
- D. Other Dependent
- E. Grandchildren
- F. Parents
- G. Brothers and sisters
- H. Nieces and nephews
- I. Aunts and uncles

J. Cousins

K. Personal Representatives

Please be aware that we are able to accept completion of form by authorised Solicitors, Financial Advisors and/or Scheme Administrators, however, still require relevant person(s) to sign form as well as company stamp.

On receipt of these documents we will contact you to discuss the options available to the chosen beneficiaries.

**Please note, we will require sight of the original Death Certificate from you before we are able to conclude the settlement of this policy.**

**This policy does not form part of the deceased's estate.**

Please ensure that all documentation is received by Scottish Widows to allow any death benefit payable to be paid within two years of death notification. If this requirement is not adhered to, the scheme rules dictate that at the end of two years, the lump sum death benefit will be transferred to a separate account outside the scheme until it can be paid. As a consequence, the lump sum death benefit may then be paid to the deceased's estate, resulting in potential Inheritance Tax liability.

The Government sets a Lifetime Allowance on the value of an individual's pension benefits. If the relevant lump sum death benefits, Beneficiary's Income Drawdown and/or Annuity/ies payable from all pension plans exceed the policyholder's available Lifetime Allowance, there may be a tax charge. It is the responsibility of the policyholder's legal personal representatives to establish if a tax charge is due. Any tax charge would be payable by the recipient of the lump sum death benefit, the Beneficiary's Income Drawdown and/or the Annuity/ies.

In the meantime if you have any further questions, please feel free to contact us directly on 0345 601 4179.

Yours sincerely

*Howard Anderson*

Howard Anderson  
Claims Administration

**BENEFICIARIES FORM**

Please note the pension policy proceeds are payable at the discretion of Scottish Widows in accordance with the Scheme Rules. Please complete this form in order that consideration may be given to the claim.

Pension Plan Number(s): 41443705  
 Name of Policyholder: The late Mr Laurence Fell

**NOTE**

If the deceased was divorced we shall require sight of a Decree Absolute.

**IF THERE ARE NO NEXT-OF-KIN UNDER A HEADING PLEASE WRITE 'NONE' - DO NOT LEAVE ANY BOXES BLANK.**

If there is any other information which cannot be captured below, which could influence the distribution of these policies please detail this within a separate letter or telephone us on 0345 601 4179 to discuss this further.

\*please note that we reserve the right to ask for additional information if needed

<b>Did the Deceased leave a valid Will? (If Yes, please forward a Certified Copy of the original)</b>	<b>Yes / No</b>
---	-----------------

	<b>Relationship</b>	<b>Name(s)</b>	<b>Address</b>	<b>Date of Birth</b>
(A)	Husband/Wife /Registered Civil Partnership			
(B)	Partner (unmarried or not in a Civil Partnership)			
(C)	Children (Including legally adopted)			

(D)	Dependants**			
(E)	Grandchildren			
(F)	Parents (If still living)			
(G)	Brothers and Sisters			
(H)	Nieces and nephews			

(I)	Aunts and uncles			
(J)	Cousins			
(K)	Personal representatives			

**\*\*A dependant is defined as a person who was not the husband/wife or registered civil partner of the member at the date of the member's death and is not a child of the member if, in the opinion of the scheme administrator, at the date of the member's death:**

- (i) the person was financially dependent on the member,
- (ii) the person's financial relationship with the member was one of mutual dependence, or
- (iii) the person was dependent on the member because of physical or mental impairment.

If anyone is named in section 'B- Partner' or 'D- Dependants' of this form they must have been financially dependent on the policyholder at the date of death to be considered as a potential beneficiary. We can require proof of financial dependency between the person named and the policyholder e.g. Joint bank account statement, mortgage/rental statement, utility bill/council tax bill.

**Declaration**

\* I/We confirm that all statements I/We have made are true. I/We have not withheld any material information and will reimburse Scottish Widows for any losses incurred as a result of inaccuracies in the information I/We have provided.

Scottish Widows cannot change a discretion decision once this has been determined. If the information provided in this form proves to be incorrect, misleading or omits parties who could have been considered as potential beneficiaries, the completer of this form may be liable to reimburse any loss suffered by Scottish Widows....

**Data Privacy Notice**

*The personal information you provide to us will be held by Scottish Widows Ltd, part of the Lloyds Banking Group. Your personal information may be shared within the Group and with other companies that provide services to us, so that we can manage the bereavement notification process. If during the administration of your claim, we discover we are acting on behalf of another company their Data Privacy Notice will apply & this will be sent in our correspondence to you. If you want to find out more about how we process your personal information, please read our Privacy Statement which you can find at [www.scottishwidows.co.uk/legalprivacy](http://www.scottishwidows.co.uk/legalprivacy)*

This form should be completed and signed by an executor if one has been appointed by the courts or by will. In the absence of this appointment at the time of completion, the next-of-kin should sign below.

<b>Declaration: I/We declare that to the best of my/our knowledge and belief all details given on this form are true and that I understand the terms of the Declaration.</b>			
Signature:		Signature:	
Print Name:		Print Name:	
Relationship to Deceased:		Relationship to Deceased:	
Address:		Address:	
Telephone Number:		Telephone Number:	

**We require ALL relevant people to complete and sign this form, therefore, if an additional person(s) is required to complete and sign please do so in the space below.**

**From:** YORKCL6 <yorkcl6@aviva.com>  
**Sent:** 02 June 2020 16:13  
**To:** Drummond Kerr <Drummond.Kerr@meridianpc.co.uk>  
**Cc:** CLMSCAN <clmscan@aviva.com>  
**Subject:** Aviva reply

**Aviva: Confidential**



**Policy Number: SQ93233807**  
**Policyholder: Laurence James Fell**  
**Your ref DAK/DAM/FEL4.1**

Dear Sirs ,

**Claim update**

**Thank you for your letter dated the 30 April 2020.**

The value of the plan as at the date of death was £66,040.72.

It should be noted that the claim value is based on the date Aviva was notified of the death. This value has been frozen at that time and will therefore not change.

**Your data and rights**

We collect and use personal information so that we can assess a claim. This notice explains the most important aspects of how we use personal information but you can get more information about the terms we use and view our full Privacy Policy at:

[www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by contacting us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

***Important - please read***

*We want to let you know that during this difficult time Aviva are doing everything we can to protect our colleagues whilst continuing to deliver our service. This will mean that we will be working with a reduced work force, so it may take us a little longer to pay money or issue paperwork.*

In view of the current situation we ask that if you have any questions you email us in the first instance. Our email address is: [YORKCL6@AVIVA.COM](mailto:YORKCL6@AVIVA.COM). We have most resource concentrated on emails. You can still call us on 0800 141 3510 however there is currently a reduced work force operating on phones so you may have to wait longer than normal to speak to someone. Thank you for your understanding.

Kind Regards

Lynne Windsor

Claim adviser



Can we give you a hand?

Got a question?

Email us – [yorkcl6@aviva.com](mailto:yorkcl6@aviva.com)

**We're here to help:**

Monday - Friday 9:00am – 5:00pm

**Calls maybe recorded and monitored.**