BLANDY & BLANDY

solicitors

Our Wills, Probate, Tax & Trusts Team

Representing you in
life & business

Trusted legal
advice since
1733

"Blandy & Blandy provides an excellent service at a fair cost and places its clients' best interests as its first priority."

The Legal 500

Why choose us?

At every stage, we aim to provide you with the information, advice and support needed to make informed decisions and to achieve the best outcome for you and your family.

1. LEADING REPUTATION

We are widely acknowledged as one of the Thames Valley's leading firms of private client solicitors, with conveniently located offices in Reading, Henley-on-Thames and London.

2. APPROACHABLE SERVICE

Listening carefully to your needs and aims, we are committed to providing clear, practical and effective legal advice, a responsive and highly personal service and, crucially, value for money.

3. OUTSTANDING CLIENT CARE

In our most recent annual survey, 99% of clients said that they would recommend our firm to others, while 100% rated their experience as either 'good' or 'excellent'.

4. RANKINGS AND RECOGNITION

We are the only firm with offices in both Reading and Henley-on-Thames to be recognised as a top tier firm of private client solicitors in the UK's leading guides to law firms, Chambers UK and The Legal 500, and in 2019 we were named 'Best Probate Law Firm - London/South East' at the UK Probate Research Awards.

5. A JOINED-UP APPROACH

You can rely on our specialist expertise in areas other than Wills, probate, tax & trusts, ranging from family law to property, if needed.

Our expertise and experience

With offices in Reading, Henley-on-Thames and London, we are recognised as one of the most experienced and respected teams in the Thames Valley, meaning you can trust that you are in safe and expert hands.

Whether you are looking to make or update your Will, including advice in relation to lifetime tax planning, or for advice in relation to probate and estate administration, Lasting Powers of Attorney (LPAs) or Court of Protection and mental capacity issues, we have the experience to help you.

Our specialist solicitors work with a broad range of clients, at every stage in their lives, ranging from those with modest non-taxable estates to high net worth clients with complex estates who require specialist advice in conjunction with other departments within our firm.

The majority of our solicitors are members of, or accredited by, leading professional bodies, including the Society of Trust and Estate Practitioners (STEP), Solicitors for the Elderly and the Association of Contentious Trust and Probate Specialists (ACTAPS) and our team has completed training to become Dementia Friends, in conjunction with the Alzheimer's Society.

Listening carefully to your needs and aims, we are committed to providing you with clear and effective legal advice, an understanding and supportive service and, crucially, value for money, alongside the peace of mind that comes with ensuring your loved ones' future interests are taken care of.

Having marked our 285th anniversary in 2018, we are very proud of the fact that many of our clients stay with us throughout their lifetimes and to act for some families across generations.

We compare very favourably alongside national, City and larger regional firms, as reflected in the excellent client feedback we continue to receive. Our commitment to providing trusted advice and excellent client care is also recognised in the UK's leading guides to law firms, Chambers UK and The Legal 500, in which we are consistently named as a top tier firm.

Our offices are centrally and conveniently located in Reading, Henley-on-Thames and London but, when considering your options, don't necessarily limit yourself to firms within your local area. We are experienced in working with our clients remotely and adept at dealing with matters in this way, meaning that you can expect the same expert legal advice and excellent client care on which our leading reputation is based, however you decide to work with us. Where appropriate, we may also be able to travel to see you for an initial or subsequent meetings.

We enjoy excellent relationships with other leading professional services firms across the region and are experienced in working closely with accountants, banks and lenders, estate agents and surveyors, independent financial advisers, stockbrokers and other advisers who may be representing you. This can help to minimise the likelihood and impact of any unforeseen issues or costly delays.

"For individuals and their families, the firm has one of the strongest private client teams in the south of England."

Chambers UK

Wills and estate planning

WHY SHOULD I MAKE A WILL?

A Will is an important legal document which explains how you wish your estate to be distributed after your death. Making a Will enables you to:

- Make provision for your wife, husband or partner.
- Appoint guardians for your children, if you are the surviving parent, and establish trust funds to look after their financial future.
- Provide for any specific wishes you may have regarding the bequest of certain items of property or sums of money to friends, relatives or charities.
- Plan the distribution of your estate advantageously for tax purposes.
- State your wishes regarding your funeral arrangements.
- Appoint executors to carry out the terms of your Will, ensuring that you do not leave such a task to a friend or relative who may find things difficult to cope with.

CAN I MAKE MY OWN WILL?

You can buy a "Will kit" and write your own, but this can often prove to be false economy. It may not save time or money in the end and may well cause serious complications for your family. Any mistakes you make, or important matters you leave out, will only be known after your death, which is, of course, too late.

Many of the mistakes are made when it comes to signing and witnessing the Will, which if done incorrectly invalidates the Will. Worse still, a badly drawn Will could result in your estate going to the wrong people, or result in the payment of more tax than would otherwise have been the case, and have an adverse effect on your loved ones.

WHAT HAPPENS IF I DON'T MAKE A WILL?

Many people, including unmarried couples who co-own property ("co-habitees") or those with young children, may not consider making Wills until reaching later life but we would caution against this. According to the Office for National Statistics, on average men have children at 33, while women do so at 30, and the average first-time buyers in the UK are also 33.

If a person dies without a Will, their estate will be administered in accordance with the Intestacy Rules, meaning that their wishes may not be taken into account. This can have unfortunate consequences for everyone, including being more complicated or expensive to administer and in some cases causing serious financial problems or resulting in upsetting family disputes.

Only spouses or civil partners and some other close relatives can inherit under these rules. Legislation does not cater for unmarried couples or other family structures; for example, blended families.

AM I WEALTHY ENOUGH TO NEED A WILL?

You do not have to be wealthy to need a Will. Indeed, some of the most complicated issues often arise from smaller estates. However, your estate could be worth much more than you think and in making a Will you can ensure that your love ones' future interests are protected.

IS MAKING A WILL EXPENSIVE?

The majority of Wills are fairly straightforward and it is therefore not expensive to have one drawn up. For (married, civil partnership and unmarried) couples, we also provide a cost-effective "mirror Wills" service, if your Wills are near identical. Even if a complicated Will costs you a little more, you can be sure that it is a good investment, which buys peace of mind for you and your family.

Wills & estate planning

WILL TAX HAVE TO BE PAID ON MY ESTATE?

Inheritance Tax (IHT) accounts for under 1% of the Government's annual tax take, yet it is perhaps one of the most debated and disliked forms of taxation and one that can have a significant impact on the beneficiaries of an estate. Between 2014/15 and 2018/19, the amount of IHT collected by HMRC rose by 42%, to £5.36 billion.

The Nil Rate Band (NRB) threshold is currently fixed at £325,000 for individuals and IHT is charged at a rate of 40% on estate values in excess of the threshold (where no exemption applies). Any unused allowance can be transferred to a surviving spouse, which means married couples can collectively bequeath £650,000 tax-free.

In addition, where an individual is passing on their main residence to direct descendants (including their child(ren) or grandchild(ren)), the Residence Nil Rate Band' (RNRB), introduced in 2017, provides a tax free allowance of £175,000 per person which is also transferable between married couples and civil partners. This means that, for some people, no inheritance tax will be charged on the first £500,000 of their estate (£325,000 + £175,000).

The key to lessening tax liabilities is to begin planning as early as possible. It is another misconception that Inheritance Tax planning is only for the elderly. Unless you take early steps, the major beneficiary of your estate could be HMRC.

Where appropriate, incorporating discretionary trusts in your Will can maximise any Inheritance Tax reliefs that may be available. Some trusts are particularly useful for unmarried couples where the 'Spouse Exemption' is not applicable. Other methods of Inheritance Tax planning include:

- Making use of annual lifetime gift exemptions.
- Making gifts during your lifetime which may be exempt from Inheritance Tax if you survive a further seven years
- Financial services packages (e.g. life policies) designed to cover your liability.
- Gifts to charities under your Will.

WHO WILL CARRY OUT MY WISHES?

You can choose to have between one and four executors to ensure that the terms of your Will are carried out and that the whole of your estate is properly administered. You can have whoever you like as an executor, provided they are over 18 years old and are preferably living in the UK. It is advisable however, to ask the person beforehand if they would be prepared to act as your executor.

You can appoint your solicitor to be your executor and be assured that he/she is fully trained to take on the wide variety of technical and administrative problems that may arise. In practice, this in no way diminishes the involvement of your family and can in fact ease the burden on someone who, because of your death, may not be able to face dealing with a lot of paperwork straightaway.

IS MY WILL OUT OF DATE?

There are certain circumstances which will automatically change your Will. Marriage will automatically revoke an existing Will and a divorce makes gifts to your ex-spouse and their appointment as your executor invalid. In these circumstances there may be unforeseen results and it would be much safer to make a new Will.

You may however simply wish to make an addition to the Will, or a deletion from it. Where the alteration is a minor one, you can add what is known as a "codicil", rather than making a completely new Will. We will advise you on the most appropriate method of accommodating any changes.

In any event, you should review your Will at least every five years or so. If your personal circumstances have changed significantly since you last made a Will it would be wise to make an appointment to review whether it continues to be appropriate. Some of the most common reasons for wishing to revise your Will include:

- if any of your named executors or beneficiaries have died, you may need to choose new ones.
- if you are cohabiting, you may wish to make specific provision for your partner who will not otherwise have the same rights concerning your estate as a spouse. Inheritance Tax may be a particular concern as your partner will not benefit from the 'spouse exemption'.
- if you have sold or otherwise disposed of items or assets specifically gifted in your Will, you may wish to ensure that the beneficiary still inherits something .
- if your children have reached the age of majority since the date of your last Will, or if you now have grandchildren you wish to benefit.

WHERE TO BEGIN

If you want to make a Will and ensure that your estate passes in accordance with your wishes, please contact us to arrange an (in person or remote) appointment.

We will guide you to ensure that your Will not only complies with all legal formalities, but also takes into account all of your property and other assets and that it is practical to administer. We can help you to choose your executors. If you wish, one of our partners can take on this role.

Following our meeting we will provide you with a draft Will for you to consider. As soon as you have agreed the draft, we will prepare an engrossed Will ready for signature. To prevent any mistakes being made on the signing of the Will, it is preferable that you come to the office to execute it. However, alternative arrangements can be made where necessary.

We can also store the original Will in our strongroom free of charge.

INFORMATION REQUIRED TO PREPARE YOUR WILL

EXECUTORS

Decide who you would like to appoint as your executor(s) and ask them if they would be willing to act. Many clients choose to have a solicitor as an executor, together with a responsible member of their family.

BENEFICIARIES

Consider for whom you would like to make financial provision and compile a list of their full names and addresses and the age of anyone under 18.

GUARDIANS

If you have children under the age of 18 you should consider appointing one or more guardians to be responsible for their welfare and upbringing. Please ask these people if they are willing to act.

SPECIFIC GIFTS AND LEGACIES

Consider anyone else to whom you may wish to give property or a specific sum of money. You might like to consider gifts to charities as well as to individuals.

FUNERAL ARRANGEMENTS

Consider whether you have any specific wishes concerning burial or cremation. These can be included in your Will, although you might like to inform your next of kin of any such wishes as well.

OUR RESEARCH

Our 2021 survey of 2,000 adults aged over 35 and living in south east England found:

- 54% did not have an existing Will in place.
- Of those who did have a Will, 15% were unsure if it was up-to-date.
- Of those who did not have a Will, 33% said that this was something they actively planned to address in the next 12 months.

Probate and estate administration

> "A very professional, friendly and helpful service and an excellent experience. Highly recommended."
>
> Client

WHAT TO DO WHEN SOMEONE DIES

There are many things to address when a loved one dies and it can be hard to make important arrangements and difficult decisions at a time when your mind may understandably be elsewhere.

As well as dealing with the legal aspects, we can also help with practical matters such as clearing a property of personal and household effects and dealing with insurance and utility suppliers.

PERSONAL REPRESENTATIVES

A Personal representative is the person who deals with the administration of the estate. Who this person is, depends on whether a valid Will exists.

If there is a valid Will, it should include details of the person(s) the deceased wanted to act as executors of their Will.

If there is no Will, the estate will be administered in accordance with the rules of intestacy. The intestacy rules provide a 'legal order' of persons who can act as personal representatives in descending priority. For example, a) the surviving spouse or civil partner b) the children of the deceased c) the deceased's parents.

GRANTS OF REPRESENTATION

Unless the estate is very small and has no freehold or leasehold property (such as a house or flat), the personal representatives will have to obtain a grant of representation from the Probate Registry showing their entitlement to deal with the estate. We will be able to tell you if a grant is needed, and can handle all the necessary paperwork for you if you wish.

If the deceased left a Will, then an application is made to the Probate Registry for a grant of probate; if the deceased did not make a Will and therefore died "intestate", the personal representatives have to apply for a grant of letters of administration.

If a Will was left, this will explain who is to inherit the estate. If there was no Will, the law sets out who is entitled to inherit, and we will be able to tell you which members of the family are entitled to the estate and in what proportions.

WHERE TO BEGIN

The first stage of our work is to prepare the papers to apply for the grant. Before applying for the grant, we will have to gather together a detailed valuation of all of the deceased's assets and liabilities at the date of their death.

The checklist below includes suggestions about property which the deceased may have owned and bills which may be due to be paid which may not otherwise immediately come to mind.

- Freehold/leasehold property
- Bank and building society accounts
- National Savings and Investments (Premium Bonds, Income Bonds, Savings Certificates, Pensioner Bonds)
- Life insurance policies
- Stock Exchange investments (shares, PEPs, ISAs, Treasury stock)
- Pensions (state, occupational and private)
- Cash
- Cars, boats and other vehicles, jewellery, antiques, art, furniture, wine and other valuable personal effects
- Household and utility bills (electricity, gas, water, council tax, TV, phone and broadband)
- Insurances (life, home, car and others)
- Funeral/memorial policy
- Credit cards or bank loans
- Mortgage(s)
- Medical, carer or residential care home/nursing home bills

INHERITANCE TAX (IHT)

We can advise you in relation to the Inheritance Tax (IHT) aspects of the estate and, if there is IHT to pay, we can discuss the various ways in which it can be paid.

There are a number of tax-free allowances which may be available to an estate. If an estate's value exceeds the relevant allowances, IHT is payable on the balance of the estate at the rate of 40%.

There is no tax at all, whatever the value of the estate, on property going to a widow or widower or to a charity. The value of this exempt property is deducted from the value of the whole estate before the tax calculation is done. In this way, gifts to husbands, wives and charities can take an estate out of the tax bracket. If there is likely to be an amount of IHT to pay, we can prepare the relevant Inheritance Tax forms to be submitted to HMRC before applying for the grant.

ADMINISTRATION OF THE ESTATE

Once the grant has been obtained, we will register it with banks, building societies and other institutions holding the deceased's assets.

Some items may need to be sold and we will discuss this with you. Larger and more valuable items may have to be professionally valued for IHT purposes, and fees for this and other work for the estate will be paid from money in the estate.

The final stages of our work involve obtaining confirmation from HMRC that the deceased's Income Tax position and, if appropriate, Inheritance Tax position, has been finalised. We will then pay out the remaining entitlements to the beneficiaries and complete a set of estate accounts covering the administration period for your formal approval.

If appropriate, we may also be involved in setting up any trusts which arise under the Will or on the intestacy. If appropriate, we can refer beneficiaries to independent financial advisers (IFAs) to discuss whether and how they would like to invest their inheritance. We can also advise beneficiaries on IHT issues.

DISPUTES

Specialist solicitors in our Dispute Resolution team can help if you are faced with a dispute, including contesting a Will, inheritance claims for reasonable financial provision from an estate and issues where executors and trustees are not dealing with an estate as they should (for example, not paying out the beneficiaries or providing an account, disputes about how a property should be dealt with on the death of an owner, issues around the wording of wills and disputes between trustees and beneficiaries).

At an initial meeting, a solicitor will listen to your concerns, discuss your options and advise on the strength of your case. While we are highly experienced in pursuing and defending disputes through litigation and in the courts, we recognise the demands that unresolved disputes can place on you and will work to help you avoid the need for litigation where possible.

Lasting powers of attorney (LPAs)

A power of attorney is a legal document where a person gives another person or persons (the attorney(s)) authority to make certain decisions on his or her behalf.

THERE ARE TWO TYPES OF LASTING POWER OF ATTORNEY:

- A property and financial affairs LPA, which allows your attorney to deal with your property and finances, as you specify.
- A health and welfare LPA, which allows your attorney to make welfare and healthcare decisions on your behalf, but only when you lack mental capacity to do so yourself. This could also extend, if you wish, to giving or refusing consent to the continuation of life sustaining treatment.

Any Enduring Power of Attorney (EPA), legitimately made before 1 October 2007 (when LPAs replaced EPAs), will continue to be valid but only in respect of your property and affairs. If you wish to give authority over your health and welfare you will need to make an appropriate LPA.

WHAT HAPPENS IF YOU HAVE NOT MADE A LPA OR EPA?

If you lack capacity to make a financial decision, then it may be necessary for an application to be made to the Court of Protection for an appropriate order, such as appointing another person to make decisions on your behalf. This can be both costly and time consuming.

Most care and treatment decisions can be made on your behalf without the need for a court application. However, if you wish to avoid potential disputes you can give a person(s) authority to make those decisions on your behalf by making a health and welfare LPA.

YOUR ATTORNEY

As with any power of attorney, it is an important document. You should consider carefully who you appoint as they should be trustworthy, have the ability to make the required decisions and be someone you trust to act as you would wish and in your best interests.

If you appoint more than one attorney, you can appoint them to always act together (jointly) or together and separately (jointly and severally). You may even appoint them to act jointly for some things and jointly and severally for others, although this should only be done with advice, as it may cause problems when using the power. For example, if attorneys are appointed together they must be able to sign together which can be difficult in practice and if one dies, loses mental capacity or becomes bankrupt (if the power is a financial power), the document can no longer be used.

You can appoint one attorney, but it is advisable to appoint more than one to lessen the chance of abuse of the power and ensure continuity in case the attorney cannot act. You may also choose to appoint successors to your attorneys, in case they die.

If you appoint your spouse or civil partner, be aware that dissolution of the marriage or civil partnership terminates the appointment of your spouse/civil partner, unless you have indicated otherwise.

Lasting powers of attorney (LPAs)

When choosing your attorney(s), please consider that they:

- must be over 18.
- cannot be an undischarged or interim bankrupt person, if you are making a property and affairs power.
- should be people with whom you have a settled and easy relationship and if more than one, who get on with each other well, or who are likely to do so.
- can be a family member (it is common to appoint partners and children)/friends or a professional adviser, such as your solicitor if the latter is prepared to accept the role.
- must agree to be your attorney and should understand the role they will be fulfilling. We can provide them with a guide to being your attorney under an LPA.
- must always act according to the principles laid down in the Mental Capacity Act 2005, in your best interests as set out in the Act and follow the guidance contained in the Code of Practice. All this is set out in our information sheet on the role of attorneys.
- will need to sign the lasting power of attorney document accepting their role and their responsibilities. You will need to supply the full name, address, date of birth, telephone number (landline or mobile) and email address of your attorney(s).

WHEN CAN THE ATTORNEY(S) ACT?

The attorney will only be able to act when the LPA has been signed by you and your attorney, and certified by a person that you understand the nature and scope of the LPA and have not been unduly pressured into making the power. The certificate will also need to confirm there has not been any fraud or another reason why you cannot make the power.

The LPA must then be registered with the Office of Public Guardian before it can be used. The property and financial affairs LPA can be used both when you have the capacity to act, as well as if you lack mental capacity to make a financial decision. The health and welfare power can only be used if you lack mental capacity to make a welfare or medical decision.

HOW DO YOU PLACE RESTRICTIONS OR CONDITIONS ON THE ATTORNEY(S) YOU ARE APPOINTING?

You may wish to consider restricting the occasions when the attorneys should act for you, however any restriction will be legally binding and could cause difficulties.

If you do wish to restrict your attorney(s) in some way, you must be careful that the documentation can still work. We can advise you about this at our meeting.

DO YOU WANT TO GIVE YOUR ATTORNEYS GUIDANCE?

You may like to give your attorneys some idea of the way in which you would like your finances dealt with should you no longer have capacity. For example, in relation to a personal and health and welfare LPA, you could indicate where you would want to live and if there are any treatments you would prefer not to have.

Please consider carefully the types of decisions you would like your attorney to make on your behalf, so we can discuss this in our meeting and draft the power to meet your wishes.

DO YOU WANT YOUR ATTORNEYS TO BE PAID?

Generally, family and friends would not expect to be paid, although they would be entitled to recover their out-of-pocket expenses. If you elect to have professional attorneys, they must be paid for their work and allowance for this should be covered.

NOTIFYING PEOPLE OF THE REGISTRATION OF THE POWER

It is no longer a requirement of the registration procedure to notify people of the registration of LPAs. You may still wish to notify friends or family. If so, you can choose up to five people to be notified when the LPA is registered.

Ideally those you choose to notify should be a person(s) with whom you are likely to have contact throughout your life and trusted to take your wellbeing and best interests seriously.

You should tell them that you are naming them, and make sure that they will take their role seriously, as it is for your protection. You need to supply their full personal details as above.

WHO WILL BE THE CERTIFICATE PROVIDER?

You must choose a person to act as your certificate provider on the lasting power form. Without this the power cannot be registered or used. This is a vital role, as the person concerned is confirming facts about the form and about you, namely that:

- they have read the prescribed information on the LPA and the part of the form which you have completed, and that part which they will complete.
- you understand the purpose of the LPA and the scope of the authority which it conveys. (They can only do this if they themselves understand what it is, in order that they can ask you the appropriate questions).
- no fraud or undue pressure is being used to induce you to create the LPA. (They will need to ask various questions to establish this).
- there is nothing else that would prevent your LPA from being created (for example, a defect in the way in which it has been completed).

They can be someone:

- of your choice and over 18 years of age.
- whom you have known for at least two years, or
- who, on account of their professional skills and expertise, considers themselves competent to make the judgements necessary to give the certificate, for example, a solicitor or a doctor.

They cannot be:

- a member of your family.
- a relative of any of your attorneys.
- your business partner or a paid employee.
- any attorney appointed by you under this document or another LPA or EPA.
- the owner, manager or employee of a care home in which you are living, or their family member of partner.
- a director or employee of a trust corporation appointed as your attorney.

If we are not appointed as attorneys, we can act as certificate provider. In order to fulfil the requirements of the document itself, we may need to see you alone at some point, even though you are with your spouse, civil partner or partner. If we agree to act as attorney, we cannot act in the role of certificate provider, but will supply you with a list of appropriately qualified local solicitors. Alternatively, your doctor may be prepared to act as certificate provider.

"Courteous, charming and considerate at all times. A friendly and welcoming firm."

Client

Glossary of terms

ADMINISTRATOR
A person appointed when either no Will can be found or there no executor to carry out the intentions of the Will.

ASSETS
Generally speaking, everything that you own.

BENEFICIARY
Someone who will inherit from the Will, a trust or under the intestacy laws.

CAPITAL GAINS TAX (CGT)
A tax you pay on the profit made when selling (or 'disposing of') something (an 'asset') that has increased in value during your ownership (e.g. a second property).

CHATTELS
Personal belongings, including art, antiques, jewellery, furniture, wine, photographs, books and cars.

CODICIL
A document making a change to an existing Will. It must comply with the same formalities as the Will.

ESTATE
The property, money and chattels of a person who has died.

EXECUTOR
A person appointed in the Will to administer the estate.

GUARDIAN
A person appointed to look after the interests of a child under the age of 18.

INDEPENDENT FINANCIAL ADVISER
Professionals who provide independent advice on financial matters and recommend suitable financial products from the whole of the market.

INHERITANCE TAX (IHT)
Tax payable on the transfer of assets, either during a person's lifetime or on his/her death.

INTESTATE
A person who dies without making a valid Will.

LEGACY
A gift under the terms of a Will (e.g. to an individual or charity).

LIFE INTEREST
The right to enjoy either money or property for life (or for a specified time or until a specific event occurs). The Will sets out what should happen to the gift when the life interest ends.

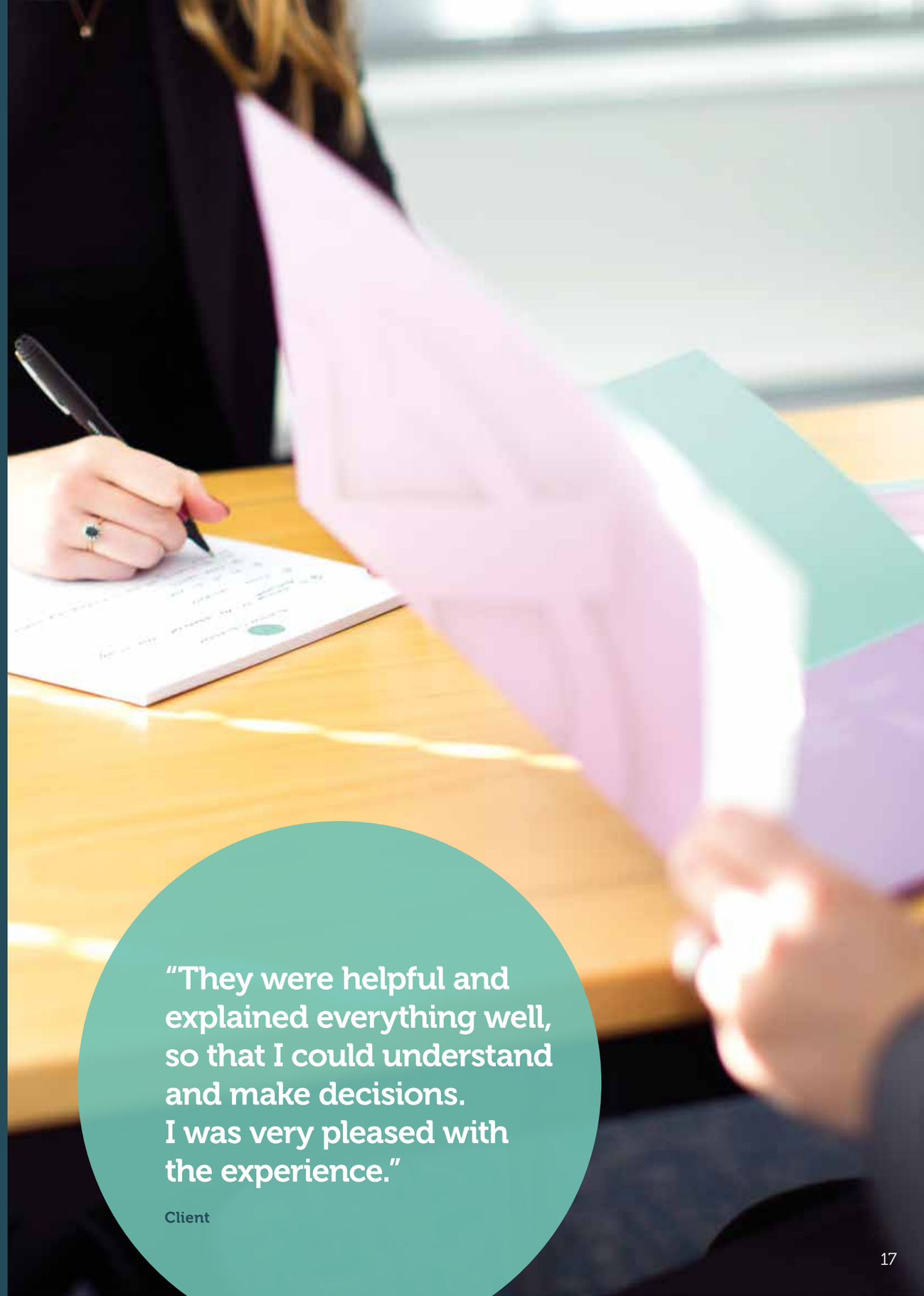
MIRROR WILLS
Virtually identical Wills created on behalf of a married, civil partnership or unmarried couple, where the estate is left to one another.

RESIDUE
What is left of the estate after the payment of all debts, administration expenses, inheritance tax and any legacies under the Will.

TESTATOR
The person who makes the Will.

TRUST
An arrangement set up by Will or deed appointing trustees to hold money or property for the benefit of beneficiaries.

TRUSTEE
The person who holds property on behalf of another person and is responsible for administering the trust assets.



"They were helpful and explained everything well, so that I could understand and make decisions. I was very pleased with the experience."

Client

"Very helpful, understanding and patient with us."

Client

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"A very professional, friendly and helpful service and an excellent experience. Highly recommended."

Client

"Attention to detail, quality of service and value for money. Recommended."

Client

"Clients have complete confidence in them. They give a very personalised and bespoke service."

Chambers UK

"Helpful and sympathetic.I will definitely use the firm again."

Client

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