

PE1412/J

Graham Benson Letter of 9 December 2012

Dear Sir/Madam

I have been reading about your efforts to bring to an end the requirement to find insurance through these two insurance companies and wish to give my thanks and hope that some time in the not too distant future you are successful.

My father passed away in August this year in a care home in East Kilbride, he had been suffering with Dementia for some time. Leaving no property and no possessions, his estate was comprised of money left in two bank accounts. The bulk of which will be paid out to care home fees.

As I live in west Wales, I have found it is not possible to get a local solicitor to complete the Bond of Caution application form as both Zurich and RSA demand that a solicitor carries out the Estate administration, the local solicitors not being licensed to carry out probate work in Scotland.

This requirement will mean I will have to make a near 1000 mile trip and overnight hotel stay in order to visit a Scottish solicitor, work permitting, sometime next year. I will have to pay the solicitors fees, quoted around £2000 for a couple of simple tasks, and the £500 Bond fee for an insurance indemnity that now has zero risk as a solicitor is handling administration.

The Scottish people are having their inheritances reduced at a time when they are suffering from the loss of their loved ones. Please continue the fight to bring this injustice to an end, this is a matter which unfortunately affects a great many people.

Thank you for your efforts

Yours sincerely

G. Benson