

Terms & Conditions

The terms of the agreement between You and Us are set out in the following Terms and Conditions. These are important. You should read them carefully to make sure You are happy with them. If there is anything You do not understand, You should seek independent legal advice. These Terms and Conditions apply to users of Our telephone based and online will writing service.

1. Definitions and Interpretation

'Fee' means the money payable by You to Us for the Service, which will be held on account of our fee until the agreement between You and Us starts. The amount of the Fee will be notified to You by telephone when You provide Your instructions or set out on Our website.

'Instructions' means Your instructions on the terms of Your will, whether provided verbally by telephone, online via Our website or in writing.

'We', 'Us' or 'Our' means Damsons Future Planning or Our agent or any third party instructed by Us to act on Our behalf in the provision of the Service (including anyone to whom We transfer, subcontract, or assign Our rights and obligations under this agreement in accordance with clause 11.2).

'Service' means the will writing service provided by Us and the provision of Your will, as more particularly set out in clause 6.

'You' or 'Your' means you, the person who contracts with Us for the provision of a will using the Service.

These Terms and Conditions are governed by and will be construed in accordance with English law. Wills will be drafted in the English language and under and in compliance with English law only (unless we notify You otherwise).

2. Agreement

2.1 You have asked Us, and We have agreed to provide You with a will writing service, as described in these Terms and Conditions.

2.2 We will only accept instructions from You if You are over 18 years of age. We cannot provide the Service to You if:

a) You would like Your will to be governed by the law of another country (unless we notify You otherwise) or religious laws; or

b) You would like Your will drafted in a language other than the English language; or

c) You wish to leave specific instructions relating to the continuation of a business.

2.3 We will only draft Your will in relation to assets situated within the United Kingdom unless We notify You otherwise. If You have any assets situated outside the United Kingdom, You will require advice from a specialist within the relevant jurisdiction.

2.4 For users of Our telephone based will writing service, the agreement between You and Us will start once we receive your completed instructions and Your agreement for Us to provide this service to You. You will receive these Terms and Conditions with our welcome letter. We may cancel this agreement at any time, pursuant to clause 9, by giving You notice in writing if any payment for the Fee is returned unpaid from Our bank, or is not paid by You in full, or for any other reason set out in clause 9.

2.5 For users of Our online will writing service the agreement between You and Us will start once We have received Your completed instructions, together with the Fee in full and in

cleared funds, or if We have agreed terms upon which the Fee will be paid. When You submit Your instructions to Us, You confirm that You have read and accepted these Terms and Conditions. We may cancel this agreement at any time, pursuant to clause 9, by giving You notice in writing if any payment for the Fee is returned unpaid from Our bank, or is not paid by You in full, or for any other reason set out in clause 9.

2.6 We reserve the right, at Our absolute discretion, to decline to provide the Service to You at any time. Where We do so, We will refund the Fee paid by You.

3. Your cancellation rights

Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, the provision of Your will has been tailored specifically to Your needs based on the instructions You have provided. Therefore, due to the bespoke nature of the goods We offer and provide, You shall not have any cancellation rights.

4. Restriction and Limitation of Liability

4.1 We do not accept any liability for:

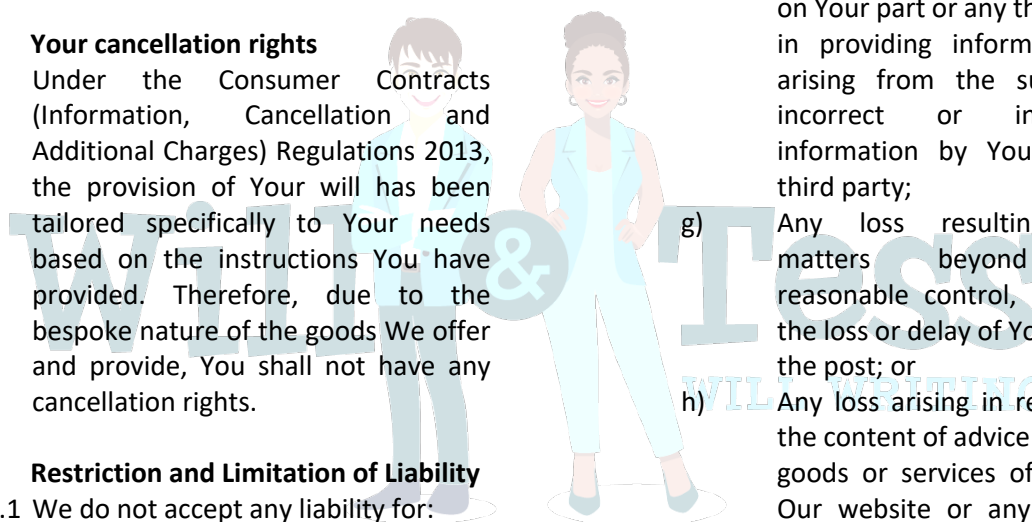
- a) Any loss arising in any way from acting on Your instructions (unless caused by Our own default, fraud, negligence or breach of this agreement by Us);
- b) Any loss arising from the invalidity of Your will, whether due to a lack of testamentary capacity or knowledge and approval or in the event of undue influence, fraud or forgery;
- c) Any loss arising from Your failure to execute the will correctly (or in good time, or at all) or Your failure to comply

with Our instructions in any respect;

- d) Any loss arising as a result of any future change in Your personal circumstances, or the circumstances of anyone named in Your will, or any change in the law (including taxation legislation), which may affect the provisions of Your will;
- e) Any tax incurred or imposed on Your estate as a result of the interpretation or effect of Your will by HM Revenue & Customs or any other tax authority;
- f) Any loss arising from any delay on Your part or any third party in providing information or arising from the supply of incorrect or inaccurate information by You or any third party;
- g) Any loss resulting from matters beyond Our reasonable control, including the loss or delay of Your will in the post; or
- h) Any loss arising in respect of the content of advice given, or goods or services offered by Our website or any website linked to Our website.

4.2 Should any beneficiary under Your will suffer a loss as a result of any of the matters set out in clauses 4.1a) - h) (inclusive), You or Your estate shall indemnify Us and keep Us indemnified in respect of any claim made by that beneficiary.

4.3 Our total liability for all claims of any kind, including liability arising out of Our negligence under this agreement, to You or anyone named in Your will, including any beneficiary under Your will, (except in connection with or arising out of a deliberate breach of contract or wrongdoing, total failure of



performance, dishonesty, or fraud by Us) shall not exceed a sum equal to ten times the Fee. This clause does not affect Our liability for death or personal injury resulting from Our negligence.

4.4 Nothing in this agreement shall affect Your statutory rights.

5. What You pay

5.1 You will pay 50% of the agreed Fee upon the signing of the service agreement, and the remaining balance upon receipt of the final invoice, by credit card, debit card, or upon payment terms which We agree with You.

5.2 The Fee includes one engrossed copy of Your will (or one engrossed copy per testator in the case of mirror wills). If You change Your instructions after the will has been prepared, We shall be entitled to charge an additional fee for producing and issuing a further copy of Your will. The amount of any additional fee will be notified to You before such additional work is carried out.

5.3 If Your instructions are complex or if any ancillary services are carried out in addition to preparing Your will, You may incur additional fees – such additional fees will be notified to You in writing in advance.

5.4 If, for any reason, You decide not to proceed with or sign a will that We have prepared We shall be entitled to retain the Fee which You have paid, in full.

6. What We will do

6.1 After We receive complete instructions from You and payment of the Fee in full, We will prepare Your will in accordance with Your instructions.

6.2 Instructions are only accepted verbally in person. We reserve the right to make further enquiries with You where necessary to enable Us to provide the Service.

6.3 We will send Your will and any associated documents (including instructions for execution of Your will), by post to the address provided by You. We will usually provide Your will within 15 working days of receiving payment of the Fee in full (provided that Your instructions are complete and We have no outstanding queries). For complex situations or where We are relying on a third party to provide Us with necessary information, We cannot confirm set timescales, however We will keep you updated on the progress of the drafting of your will.

6.4 We will hold and maintain Professional Indemnity Insurance cover of at least £5,000,000.00.

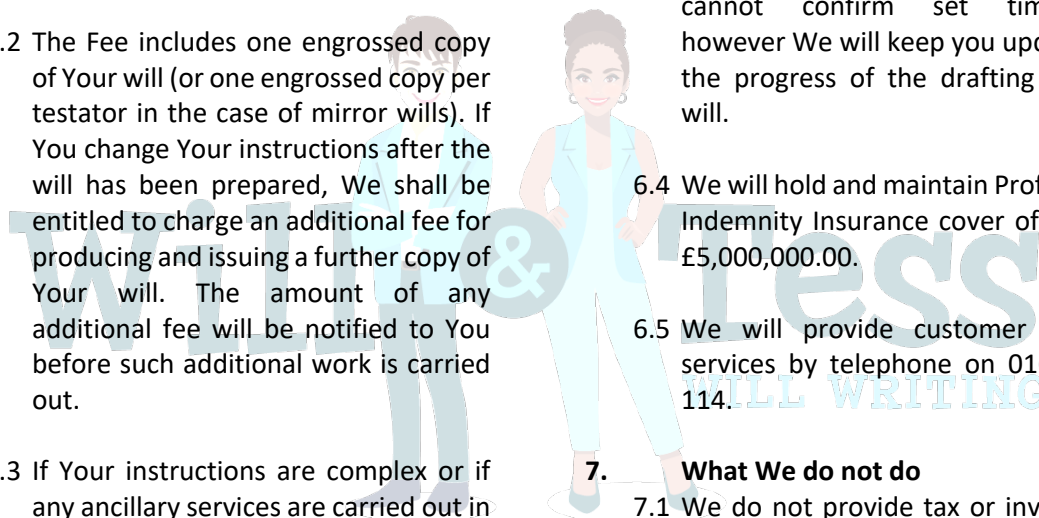
6.5 We will provide customer support services by telephone on 01634 907 114.

7. What We do not do

7.1 We do not provide tax or investment advice. Legal advice is limited only to the planning of your Estate.

7.2 We are not responsible for the appropriateness of Your will. The Service We provide involves the provision of advice given in connection with the appropriate Law current at the time of instruction but does not include the provision of advice given in connection with Your personal circumstances, in particular, how Your assets should be disposed of.

7.3 We are not responsible for verifying any of the information provided in Your instructions, including the extent of Your estate and the claims of those



who might expect to benefit from Your will. Furthermore, where You instruct Us that You hold property jointly, We shall be entitled to assume and proceed on the basis that the property is held legally and beneficially as joint tenants, unless You instruct Us otherwise.

7.4 We are not responsible for the future review of Your will. Any changes in Your personal circumstances, or the circumstances of anyone named in Your will, or any change in the law (including taxation legislation) should be considered by You and We are not obliged to contact You in these circumstances.

7.5 What We say on Our website about what We do or what We say about Our compliance with any third party code of conduct, is for illustration purposes only and will not bind Us. Our obligations to You are set out in these Terms and Conditions only.

8. Your obligations

8.1 You must disclose all relevant information and give complete and accurate answers in Your instructions. If any of the information is not accurate and/or complete then it may affect the advice given and/or the validity of Your will and/or the disposal of Your estate under the will may not be correct. It is Your responsibility to check the information submitted to Us for accuracy and completeness.

8.2 You will pay the Fee referred to in clause 5.1 as set out within said clause.

8.3 You will sign any necessary forms of authority or other documents so that We may carry out Our obligations under this agreement, including contacting third parties where necessary.

8.3 You will notify Us if You have not received Your will within 3 weeks of making full payment of the Fee.

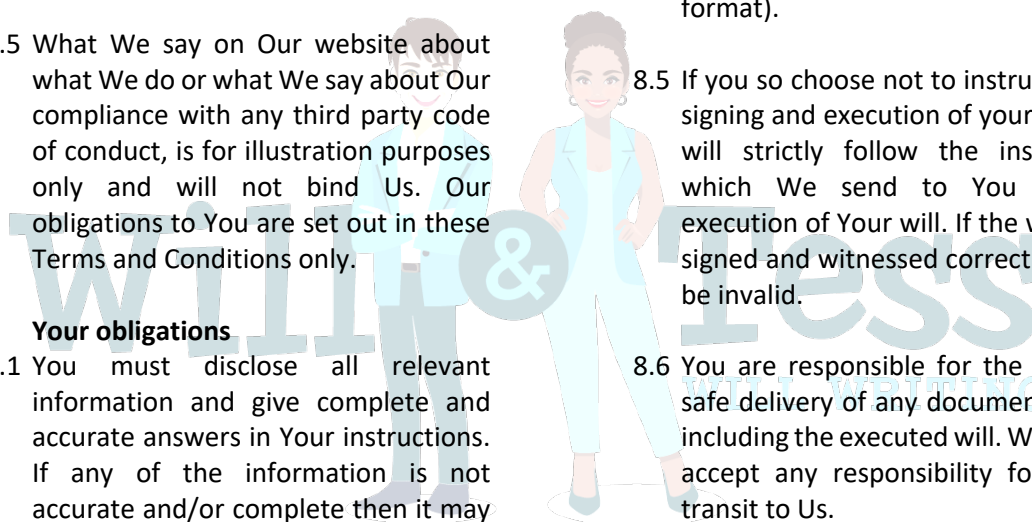
8.4 You must read the will which We prepare for You to confirm that it reflects Your intentions and wishes and to confirm that the names and addresses of the people referred to in the will are correct. Any errors should be notified to Us immediately, and no later than 14 days after receipt of the will. Any spelling or other drafting error on Our part will be rectified promptly by Us on notification of such error, free of charge. You must not make any amendments to the will and You must not copy the will (in any format).

8.5 If you so choose not to instruct Us the signing and execution of your will, you will strictly follow the instructions which We send to You for the execution of Your will. If the will is not signed and witnessed correctly, it may be invalid.

8.6 You are responsible for the cost and safe delivery of any documents to Us, including the executed will. We will not accept any responsibility for loss in transit to Us.

8.7 By agreeing to these Terms and Conditions:

- a) You authorise Us to provide the Service to You;
- b) You agree to provide Us with the necessary information and documentation (if requested) to enable Us to ensure that Our client verification requirements are met;
- c) You confirm that You are not subject to coercion or undue influence, that You have sufficient mental capacity to make and execute a will, that You are able to read and



- write and that You understand the nature and purpose of making a will, including that by executing the will We prepare for You, You are revoking all previous wills;
- d) You understand that, if You are contemplating marriage or entering into a civil partnership, unless You have specifically notified Us of such contemplation, this will not be accommodated in the will We will prepare for You and Your will shall be automatically revoked on marriage or entering into a civil partnership. You will need to draft a new will in those circumstances; and
- e) When applying for a mirror will, You and Your spouse, partner or civil partner will receive shared information, including sight of each other's will. You give Your consent to such sharing of confidential information.

9. How We may end this agreement

We may end this agreement at any time by giving You 14 days written notice if any of the following happen (and We will tell You the reason for the notice):

- a) If Your Fee remains unpaid for 7 days after the agreement between You and Us has started;
- b) If You fail in any important way to do what You agree to do in clause 8 above and do not rectify the problem within 7 days of Us telling You about it;
- c) If the information You have given Us turns out to be, or We suspect that it is, materially incorrect, incomplete, fraudulent or otherwise misleading;
- d) If We cannot perform Our obligations under this agreement because of something beyond Our reasonable control. In this case, We will do everything We reasonably can to let You know as soon as possible; or
- e) You do or fail to do something, which in Our reasonable opinion could damage Our reputation or otherwise bring Us into disrepute.

10. Complaints

If at any time You are not happy with the Service that We have given to You, in the first instance, please telephone 01634 907 114 to discuss your concerns. If You want to write to Us, please send Your complaint to: Unit 2 Lower Boathouse, North Ponside, Chatham Historic Dockyard, Kent, ME4 4TY.

11. Other information

Any notices You serve under these Terms and Conditions will be valid if sent by first-class post to the address shown in these Terms and Conditions. We may give any notice to You under these Terms and Conditions by writing to You at Your last address that You have provided to Us. Any such notice shall be deemed to have been given if sent by first class post 48 hours after posting. This shall not affect any rights You or We have to give notice by any other method.

To the extent that copyright (or any other intellectual property rights) arise on Our website, in the Service and/or the will which We prepare for You, We shall own such copyright (and any other intellectual property rights) and these shall not transfer to You without Our prior written agreement.

Any advice We may give is confidential to You and We shall not be responsible if You make it available to third parties. No person who is not a party to the agreement embodied in these Terms and Conditions shall, in the absence of express provision to the contrary, have any right under the Contracts (Rights of Third

Parties) Act 1999 to enforce any of its terms, but this does not affect any right or remedy of a third party which exists or is available other than under that Act.

We shall not have any liability for any delay or failure in performance under these Terms and Conditions resulting from acts beyond Our reasonable control, including but not limited to acts of God, acts or regulations of any government or authority, war or national emergency, terrorist activities, industrial action, accident or fire.

Any provision of these Terms and Conditions which is declared void or unenforceable by any competent authority or court shall, to the extent of such invalidity or unenforceability, be deemed severable and the other provisions of these Terms and Conditions shall continue unaffected.

12. Data protection statement

12.1 We know how important it is to protect Your Personal Information. Any Personal Information We hold will be subject to the appropriate legal safeguards under the Data Protection Act 1998. When You apply for the Service, You will provide Us with information about Your financial and personal circumstances ("Personal Information"). Any information You give to Us will be confidential. This Personal Information will only be passed on to such third parties as are required to know it for the purposes of performing the obligations under this agreement, including Our professional advisers and the executors of Your will and/or the executors' professional advisers. We will not pass this information to anyone else without Your express permission, except in accordance with Our data protection statement and to third parties You have authorised Us to deal with or their authorised agents, or where We are required to do so by operation of law. We will process Your Personal Information in accordance with the

terms and for the purposes of this agreement.

12.2 Where You provide Us with personal and financial information relating to others, for example, family members, dependants, joint asset holders, beneficiaries, executors, trustees or other professional advisers, You confirm that You have their consent or are otherwise entitled to provide this information to Us and We can use it in accordance with this agreement.

12.3 We may share Your Personal Information within Our company in order to fulfil Our obligations under this agreement. We may communicate with You by post, telephone, email or SMS text using the contact details that You have provided. We will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this data protection statement.

12.4 You may ask Us for a copy of the information We hold about You. You may also ask Us to amend Your Personal Information if it is inaccurate. Please send requests in writing to: Unit 2 Lower Boathouse, North Pondsides, Chatham Historic Dockyard, Kent, ME4 4TY.

12.7 We may change Our privacy policy from time to time. We may record and monitor calls for service quality.

