

Dear [name of person claiming],

When we invited you to make a claim, we referred to free, independent legal and financial support that you can access through the Infected Blood Compensation Authority (IBCA).

That support is now available, so I am writing to share the details and explain how it works.

I know there is a lot of information in this email, so please contact me if you have any questions or concerns.

Legal support you can access

IBCA is working with a group of approved legal companies that have previous experience of supporting the infected blood community and fully understand the compensation scheme's regulations:

- Collins Solicitors
- Leigh Day
- Milners Solicitors
- Thompsons Solicitors Scotland
- Watkins & Gunn

The independent legal support is free to you and paid directly by IBCA to the company.

It is not a 'no win, no fee' agreement. This means you will not have to pay anything, including anything out of the compensation you receive.

This free support only applies to your compensation claim, not to things that might come after your claim, like inheritance tax or probate. The support covers:

- helping you confirm that the information used to calculate your compensation is correct
- advising on whether your compensation offer has been calculated correctly and whether you should ask IBCA to review the decision
- supporting you with an internal review, if you request one
- sharing information on your behalf, if we ask for it

You can still get legal support for other reasons, but it won't be paid for by IBCA.

How to get legal support

If you want this free independent legal support for your claim, please let me know and I can arrange an introduction to one of our approved legal companies. For them to give you appropriate advice, we will need to share information about your claim, including your personal and medical information.

You will need to sign an agreement with the company, but you will not need to pay them anything.

If you have a preference for any of the companies listed above, you can choose to work with them. Otherwise, we will assign you one.

If you do not want any legal support through IBCA, again let me know and we can continue with your claim.

Financial support you can access

Our financial support comes in two parts. We can:

- give you a list of ways you can get free financial guidance from MoneyHelper
- pay for you to have a session with a financial adviser that has experience of working with the infected blood community

Free financial guidance from MoneyHelper

MoneyHelper provides free, impartial guidance on lots of different topics, including how to avoid scammers and fraud. MoneyHelper also offers guidance on how to manage money, including investment advice, but this is general guidance and not tailored to your circumstances.

You can contact MoneyHelper by phone, webchat, or using a web form.

The MoneyHelper phone number is 0800 138 7777. Calls are free and lines are open Monday to Friday, 8am to 6pm.

Free session with a financial adviser

IBCA will pay for you to have a session with a financial adviser, if you want one. This will be delivered by Factor Financial Planning. Their founder has provided voluntary and financial services for the Haemophilia Society and its members since 2009.

In the session, you can cover topics including:

- choosing one payment or regular, smaller payments over time
- managing your compensation in a safe and practical way, such as using a secure bank account that can accept a high-value payment
- avoiding scammers and fraud
- the importance of a will and estate planning.

To prepare for the session, Factor Financial Planning will ask you for some financial information, including your income, expenditure, assets, liabilities (e.g. pensions) and personal circumstances. After the session, you will get a personalised report designed to help you choose how to receive your compensation.

Factor Financial Planning will not give you specific investment advice on what products to put your money into. They can tell you how to get that help if you need it in the future. You do not have to have further sessions or follow their advice if you don't want to.

At the moment, IBCA can only provide financial support through Factor Financial Planning. You can of course use your own financial adviser, but IBCA cannot pay for this.

To arrange a session or find out more, I can ask Factor Financial Planning to contact you directly if you are happy for me to share your contact details.

If you have any questions

As always, you can call me on [claim manager's phone number] or email me if you want to talk about getting legal and financial support. I can share more details and answer any other questions you have about your claim.

Thank you

[claim manager first name]

Claim Manager

Infected Blood Compensation Authority

