

**Danielle Holliday**

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**From:** GRO-B  
**Sent:** 22 April 2025 11:15  
**To:** Katherine Cusack; Danielle Holliday  
**Subject:** Fwd: Please pass this email to James Quinault and the Minister Nick Thomas-Symonds before the engagement meeting at 11am on 17th January.

----- Original Message -----

**From:** GRO-B @ GRO-B  
**To:** ibiresponse@cabinetoffice.gov.uk  
**Sent:** Tuesday, January 14th 2025, 11:58 PM  
**Subject:** Please pass this email to James Quinault and the Minister Nick Thomas-Symonds before the engagement meeting at 11am on 17th January.

Dear Hannah,

Please can you ensure that this email is passed to the Minister Nick Thomas-Symonds, James Quinault and Robin Healey before the next meeting on 17<sup>th</sup> January 2025 at 11am.

I took part, on behalf of Tainted blood Widows and Bereaved Partners, in a meeting with the Minister and campaign group representatives. This was described as an engagement meeting. Like all the campaigners, I was given just four minutes to represent the concerns of my group. The fact that I had to resort to timing myself with a stop watch to ensure I could raise all the points necessary, casts into question whether this is genuine engagement. Worse, none of my questions were answered at the time and I was told I would receive the answers to follow in an email. This never happened. What I received was an email answering a selection of questions but not those I had asked. I am therefore sending the questions again. Please can I have answers before the next meeting. I realise the Minister is a busy man and so for the Minister's ease, I have numbered the concerns below along with his responses to them.

1. Inheritance tax exemption only applies to the first recipient. As this has been delayed for decades many of the recipients will be elderly and possibly close to death. Many will be too close to death for the 7 years required for tax planning. The government will therefore be paying compensation then snatching it back in tax. The IT exemption needs to be extended to the 2<sup>nd</sup> recipient.

*Ministers response; None*

1. Interest needs to be added to claims paid later to make up for the loss of investment income, possibly amounting to £90,000 over three years for those paid last. Also inflation will reduce the value of the core tariffs. Those paid in the first year will have the opportunity to invest their compensation, those paid in subsequent years will lose that benefit. Those paid last will be significantly disadvantaged. The interest referred to is interest to be paid from the date the first claimants receive their payments to offset the delay in receiving the payment.

*Minister's response: Earning Interest on Compensation: Concerns were raised that those paid later than others will have less opportunity to gain interest on their compensation. IBCA's aim is to provide compensation as soon as possible*

This doesn't answer the concern. The rest of the response under that heading concerned a different matter.

1. The % deduction for the amount the deceased would have spent on themselves calculating the Future financial losses of widows is too high. Normally the deduction would be 33% or 25% depending on whether or not the deceased had children. This has been set at nearer 40% deduction. Why is it assumed that our partners would have spent more on themselves than the wider population? (this would have the effect of reducing the future financial loss payments)

*Minister's response: none*

1. We need an early date establishing when the claim is classed as secure and the payments of an affected person who dies will go to their estate. At the moment the government has a vested financial interest in delay as compensation due to deceased affected will revert to the Treasury.

*Minister's response: Affected claims not being passed to estates: As the Inquiry recommended in their Second Interim Report, where an affected person has died, their estate cannot claim for an affected award.*

This is the closest answer regarding payments to affected estates but it doesn't answer the question above at all, which is 'at what point is their claim secure. Is the minister saying it is never secure until it is in the bank? Can we please have a transparent answer.

1. There is a lack of transparency in the proposal for the supplementary route for higher earners as we have been told there is a cap but not what that cap will be. We need more transparency.

*Minister's response: none*

6. This is extremely important. There is a clause Part 8 ss41 and ss 43 of the 1<sup>st</sup> regulations which permits IBCA to reclaim all or part of any money that is overpaid by IBCA. There is no

requirement for fault on the part of the claimant. IBCA have said they probably wouldn't do that (also said it is public money so they have a duty!) but the fact remains they can. As there is no legal provision for making the initial claim, there is an increased risk of mistakes being made. There should be a clause in the 2<sup>nd</sup> regulations (that also amends the first regulations ) requiring fraud or misrepresentation on the part of the claimant to have been involved. If the government believes that IBCA will not make mistakes, then they have nothing to fear from such as clause as it will not happen. If on the other hand they think mistakes will be made, then they should fully fund legal support to make the initial application. At the moment they have provided for themselves an insurance policy while leaving the community vulnerable and exposed. If money were to be reclaimed it would be awful for a claimant who is both executor and sole beneficiary but for an executor distributing an estate to multiple beneficiaries, it would be ruinous.

*Minister's response: none*

7. We need a supplementary route for all heads of loss. In stigma, social and injury heads of loss there will be egregious harms that are not covered by the core route. For example being coerced to abort a wanted child, is not covered by £16,000. Nor is being treated against your will and that treatment resulting in your death.

*Minister's response: the only reference to supplementary routes was in relation to a supplementary route for affected people for financial loss of dependency. This was presumably in response to a different question. There has been no response to the concern raised above.*

8. If possible, we need an amendment in the 2<sup>nd</sup> regulations to amend the first regulations to level up the core autonomy payment between infected and affected. Not having children, harm to sex lives, invasive tests for sperm washing procedures all affect the woman as much if not more than the man and the partners core payment should be moved closer to the infected payment.

*Minister's response: none*

As you can see, this is rather a disappointing response to our concerns. As we enter into a second engagement meeting, please can we start with responses to the first engagement.

Kind regards,

**GRO-B** Tainted blood Widows and Bereaved Partners)