

Witness Name: Susan Gorman

Statement No: WITN2753003

Exhibits: WITN2753004-5

Dated: May 2019

INFECTED BLOOD INQUIRY

SECOND WRITTEN STATEMENT OF SUSAN GORMAN

I, Susan Gorman will say as follows:-

1. I provide this statement in response to a request under Rule 9 of the Inquiry Rules 2006 dated 25 April 2019.
2. My husband, Steve Dymond, died on 23 December 2018.

EIBSS

3. On 3 January 2019 I telephoned EIBSS to inform them of Steve's passing and request the £10,000 widow's payment which I knew I was going to need urgently as I was facing eviction at the time and needed to arrange alternative accommodation.
4. During the telephone call Mr GRO-D: A confirmed (as I expected) that notifying Steve's death would serve to terminate the annual payments (which were paid quarterly) that Steve received from EIBSS.
5. He then told me that my entitlement to the widow's payment would take up to 30 days to assess after receipt of the death certificate. I explained that I did not have a death certificate because Steve's death had been notified to the Coroner and there was going to be a post mortem. The post mortem was

complicated by Steve's complex medical history which included him being at risk of vCJD and there were ongoing discussions at that time about where the post mortem would be carried out.

6. Mr [A] said it made no difference and made it clear that my claim for the widow's payment would not be considered by EIBSS until I provided the death certificate. I had asked what I was supposed to do to put food on my table I was told to go to the Citizen's Advice Bureau (CAB) and find out what benefits I was entitled to.
7. I am aware that EIBSS have separate Benefits Advisors and no offer was made to put me in touch with them.
8. Steve and I had made a point of not claiming benefits and, having only just lost him, I could not face going to the CAB particularly as the nearest CAB office was in the next seaside town across.
9. Later the same day I was chatting to a journalist friend who asked how I was and I told him about my conversation with EIBSS. He offered, as a friend, to contact EIBSS and see what answers he could get. He was simply told that individual cases could not be discussed without that individual's permission.
10. Another journalist was preparing a tribute to Steve and I also told her about my experience with EIBSS. Despite the fact that I had not given permission for my case to be discussed she was given a contact name and number for me to contact. When I tried to speak to the contact, [GRO-D: B] (Team Leader), at 4 pm he had already left for the day but I was promised a call at 9 am on Monday morning.
11. I did not receive a call on the Monday as [B] was off sick. Another member of his team, [GRO-D: C] called me instead. She told me that she would send me the application forms for the widow's payment and could consider whether my claim could be accepted on the basis of the notification of Steve's death that had been sent by our GP.

12. During this call I also learnt that the £10,000 payment was discretionary and not automatic as I had previously believed. I was told that it was dependent on establishing that the viral infections were the immediate cause of death. I was also told that if the Coroner established there was medical negligence that would be considered an intervening act I would not then be eligible for the payment. [redacted C] told me she would send out the relevant forms and I impressed upon her that I would need them immediately as I was moving house imminently.

13. The forms did not arrive in the post the next day.

14. I then received a telephone call from [redacted B] to tell me he had been off sick and ask if I needed any help completing the forms that [redacted C] had sent me. I explained that I had not received any forms and he immediately offered to send them again.

15. Meanwhile, a TV news crew came to interview me about Steve's death. Again, the subject of EIBSS came up and I told them about my experience with the scheme following Steve's death. They offered EIBSS a right of reply and were told by the press office that there was no issue because Steve's quarterly payments would be maintained. As a result of this the news piece was pulled.

16. As I was moving house the next day I asked him to send the forms to my MP's office which were kindly acting as a redirection service for me. I asked [redacted B] about the suggestion that Steve's quarterly payments would be continued and he confirmed that this was the case but that I would be required to repay it later as an overpayment. I explained that, given the circumstances, I wanted the payments stopped as I did not want to end up being put into debt as a result of having to repay the money down the line.

17. I was told that the money was "available" because I had not actually notified Steve's death as there was no death certificate. I tried to explain that I would not benefit from the payment anyway as it was paid into Steve's account and that I would not be in a position to repay any monies until probate was

complete. I was then told that the payment could not be stopped because my notification had come too late in the payment cycle.

18. I was given the choice by [B] of whether to make an oral notification of Steve's death then and there (which of course I thought had already been done) which would then stop Steve's payment but would also leave me with the uncertainty of waiting on the results of what payment I might be eligible for once a death certificate was issued.

19. At that time I was due to attend a meeting with Jackie Doyle Price regarding the uplift of payments to victims during the course of the Inquiry and the worrying suggestion that widows/bereaved partners were being excluded from consideration. I informed the Minister and my MP of my experience with EIBSS. Other campaign members also brought it to the attention of their MPs with a view to the situation being brought to the attention of Diana Johnson as Co Chair of the APPG.

20. On 8 January 2019 the decision was made to include a representative of the widows/bereaved partners in the working group of victims to meet the Minister. I was approached and agreed to become a member of that group.

21. On 17 January 2019 I had an appointment with our bank to make what arrangements were possible without a death certificate. Steve's bank accounts were frozen on notification of his death which meant that no further payments could be made into the account and there was no way for me to find out whether or not EIBSS had attempted to make the quarterly payment.

22. Around this time I was made aware that Diana Johnson and Jackie Doyle Price had discussed my problems with EIBSS during a casual meeting in the house and that the Minister told Diana Johnson she understood from EIBSS the matter was "sorted" and that a senior member of the EIBSS team had been assigned to support me. I was not aware of this.

23. On 20 January I made a first attempt at tackling the forms I had received from EIBSS which were purportedly in relation to the bereavement payment and top up payment. On the list of necessary documents was a request for proof

of cohabitation up to the point of death with the suggestion that confirmation by a referee might be necessary. Less than a month after holding Steve's hand as he breathed his last breath and ended our 44 year union I felt that I could not go on. I cried for over an hour and then asked friends if they would provide references. Luckily I received support from the Tainted Blood community and a cooler head talked me through the proof I would need to provide.

24. On 21 January I attended a meeting with the Minister at Portcullis House. The meeting was not to discuss my problems with EIBSS; it was to talk about possible revisions to the financial assistance scheme. However, at one point, another widow observed that she was shocked I was experiencing the same problems with the payment schemes as she had when she was widowed many years before. The Minister then informed the meeting (with a sympathetic smile) that my problems had been sorted. A silence followed as I simply shook my head.
25. The Minister then invited me to speak. I told her what "advice" I had been given by EIBSS. The Minister said that she would deal with the matter and the meeting resumed discussing the issues that were actually on the agenda.
26. On 24 January I received a phone call from James Hardy at NHSBSA. He told me that I would receive Steve's quarterly payment within 24 hours of sending the forms back to him. He said he would send the forms out straight away. He confirmed that the payments would continue until I was in a position to claim the £10,000 bereavement payment. I was not in a position to argue at the time.
27. The following day I did another interview with a journalist. When asked about EIBSS I confirmed I had not received a penny since Steve's death.
28. The new forms I received on 27 January were to change the identity of a payee for a payment. This related to Steve's quarterly payment which I had already said I didn't want if the terms were that it would be considered an overpayment that was repayable at a later date.

29. On 30 January 2019 a news story covering my difficulties with EIBSS was published online. EIBSS were given the right of reply and said that I had not received any payments because I had not applied for anything. There was no acceptance that I had tried to engage in the application process but felt thwarted at every turn. As a result I attempted to complete the forms that B had sent me via my MP. I found myself confronted by the questions "how would you use this money?" and "how would you benefit from the money?" I could not complete that form.

30. Eventually it transpired that I had been sent the wrong forms.

31. I then spoke to James Hardy at EIBSS who confirmed that he would send out the right forms and that if I returned them the payment would be made.

32. I posted the change of payee form in the envelope provided at the sorting office in Ramsgate on 30 January. The assurance I received from EIBSS was if it arrived with the EIBSS before midday the money would be in my account by end of business the same day. It took a week for EIBSS to acknowledge its arrival.

33. On 1 February I met with our MP Craig Mackinlay in the morning prior to his surgery. The purpose of this meeting was a chance to talk about Steve and for me to say goodbye and thank him for his support. When I arranged it I had not imagined I would be needing his support again but the entire hour was spent talking about my problems with the EIBSS which he was determined to continue to support me with.

34. On leaving Craig's office, having just got in the car, I was phoned by James Hardy from EIBSS. He informed me that my application for the change of payee had not yet been received at the EIBSS office. During the call he told that I should cease speaking to MP's, Ministers and the Press and should limit myself to discussing the matter with the EIBSS .

35. It took nearly an hour to establish that I had three questions for which I felt I was entitled to answers. These questions were:

- a. Had I been sent the wrong form?
- b. If so, why?
- c. If I accepted Steve's last payment into my account would I still have to pay it back?

36. Mr Hardy's email response following that telephone call is now shown to me marked **WITN2753004**.

37. I then received an email from EIBSS confirming that, having consulted their medical team, the documents that I had already provided regarding Steve's death were adequate and that they would immediately send me Steve's outstanding payment of £4,500 and then would later send me £5,500 to make up the £10,000 widow's payment. This seemed sensible to me. Their communication this occasion was both conciliatory and respectful in stark contrast to my previous experience.

38. I sent EIBSS all the paperwork I had been asked for but payment was then delayed again because they said that I had not provided a sort code for the payment. This was despite the fact I had stapled a paying-in slip with all my bank details on it to the forms that I returned to EIBSS.

39. I found the wording of the forms that I had to complete insensitive. There were references to "you and your partner's income" or "household income". I had just lost my husband and my home. It was heartbreaking.

40. It took 8 weeks for me to receive the first payment from EIBSS and a further 5 weeks to receive the balance.

41. Meanwhile I also asked for a form for a funeral grant. This included the questions "why do you want this money?" and "what are you going to do with it?" EIBSS have since said that they will look at re-wording the form.

42. I attach at exhibit **WITN2753005** a copy of an article produced in the Guardian regarding my dealings with EIBSS following Steve's death.

vCJD

43. I also wish to add that Steve having been identified as being at risk of vCJD made the whole issue of dealing with arrangements after his death much more harrowing. It meant that two post mortems were required. The brain post mortem required a specialist lab and had to be carried out in London (as I am told this is the only lab in the South East capable of carrying out the procedure). After that Steve's body was returned to the designated lab in Kent for the general post mortem but, at that stage, the designated lab has the option to refer the body to a higher grade lab. In Steve's case this is what happened and he had to be moved from Kent to London for a second time. This all required financial discussions between the senior coroners and took months to resolve.

44. When other people heard about my experience I was asked to make this public so that the partners/family of others who have been told that they are at risk of vCJD know what to expect.

45. This extra layer was traumatic at what was already a horrendous time for me and I was unprepared for it having not been told previously how the system worked. I hope that others will now be better prepared.

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Statement of Truth

I believe that the facts stated in this witness statement are true.

GRO-C

Signed.....

Dated

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22. May 2019