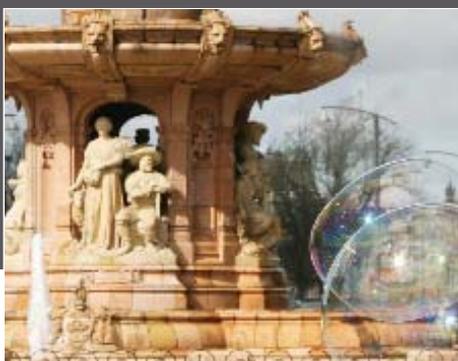


# Transparency



# bto News

## The Introduction of a Small Business Lease by RICS



**The Royal Institute of Chartered Surveyors ("RICS") Scotland introduced a small business lease ("SBL") with the aim of stimulating letting on Scottish high streets.**

The introduction of the SBL was financially supported by the Scottish Retail Consortium and the Scottish Property Federation. The Property Standardisation Group website, which is widely used by solicitors in Scotland, also has a link to the RICS site where you can download the SBL and heads of terms. The SBL has been designed to simplify the generally complex and time-consuming process which is associated with negotiating commercial leases. It is thought that by simplifying the lease documentation for low value transactions, the high street will benefit from the boost it needs in the current economic climate.

**Features of the Lease:**

- Written in plain English
- Short term lease of up to 5 years
- No rent review clause included
- Not a full repairing and insuring lease due to its short term period

**Potential Problems:** As a consequence of its short form, the SBL does not contain provisions covering the wide variety of

possible situations and pitfalls that a fully negotiated commercial lease would tend to contain. For example, in the situation where the leased premises forms part of a larger building, the SBL does not deal with responsibility for the repairs to common parts of the building. Under the SBL the landlord does not have any repairing obligations except to keep the rest of the building in such a state of repair that will not interfere with the tenant's ability to trade from the property. It is easy to envisage disputes arising where under the SBL neither the landlord nor the tenant is **obliged** to fix the damage.

If a dispute does arise in terms of the lease, it may be referred to an independent expert who must proceed in accordance with the rules set by the RICS – Rules for Expert Determination of Disputes – SME leases. The maximum fee for the expert shall not exceed £1,300 + VAT and must be shared equally between parties.

**Conclusion:** A quick and cost efficient way of injecting life back into the high street. However, many lawyers may feel nervous about using such a limited short form and may prefer to use their own style leases which have been tried and tested. Its success cannot yet be commented upon as insufficient time has passed to tell whether disputes are arising from their terms. It seems that an appropriate use of the SBL would be in uncomplicated transactions where the property is in a good state of repair and there is no need to diverge from the proforma. Time will tell.

**MarieClaire Reid** [mre@bto.co.uk](mailto:mre@bto.co.uk)

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# Construction: Take Away - Who Profits?



**Partner Ann O'Connell asks If work is omitted from a contract and the contractor loses an opportunity of earning the profit element which was built into the value of work omitted, what is the position?**

Whether the contractor is entitled to this loss of profit will to a large extent depend upon the wording of the contract and whether the work has truly been omitted, or merely omitted from the contract with arrangements made for it to be undertaken by others.

Under the JCT/SBCC SBC 2011 form of building contract, the alteration or modification of the quantity of the works, including omission of works, is treated as a variation and assessed as such. It is to be agreed, or valued by the QS, or dealt with in a Variation Quotation. There are additional provisions making allowance under the Valuation Rules for any other direct loss and/or expense unless reimbursed by payment under any other provision in the contract. Although loss and expense is dealt with in other provisions, that only relates to circumstances in which the regular progress of the works is materially affected. Accordingly, loss and expense in respect of omitted works which do not affect the regular progress of the works can be dealt with under the Valuation Rules and be agreed or valued or included in a Variation Quotation. Loss of profit is regarded as direct loss and expense in these circumstances.

Under the NEC3 form of contract, clause 60.1(1) states that an instruction given by the Project Manager changing the works is a compensation event unless the change relates to a defect, or is at the contractor's request, or is to comply with works information provided by the Employer. It should be notified as a compensation event and assessed as such. This would apply unless the contractor accepted this as a risk. If the parties wish other outcomes, they should address that in their contracts.

**Is the amount of omitted work important?** Yes. If it is of such magnitude that it alters the fundamental nature of the contract works, or varies the contract by omitting large aspects of it, then it might amount to repudiation entitling the contractor to rescind the contract and seek damages.

The courts have been quite clear on this point. The matter came before the courts in Australia, where the construction industry is run on similar lines to the UK. There the court held that if work is omitted from the contract and given to others to carry out, the contractor is entitled to be paid loss of profit. The reasoning being that the contractor is entitled to undertake all the work in the contract unless the terms state otherwise. In transferring work to others, the employer is in breach of contract and loss of profit would form part of the damages which would become payable. In a more recent case, the contractor claimed for loss of profit in relation to a provisional sum which was omitted from the contract and the work given to others to undertake. The court found that the contractor was entitled to be compensated by loss of the profit.

Ann O'Connell is **specialist in construction law** accredited by the Law Society of Scotland. Ann sits on the SBCC Drafting Committee and performed the prestigious role of drafting the SBCC 2005 suite of contracts. She is currently working on the 2013 revisions.

## Construction Sector Round Up

**Ann reports on a year which has witnessed the return of a degree of confidence in the construction industry as projects are becoming more plentiful.**

Highlights include the completion of the National Epilepsy Centre for Quarriers and advising on numerous prestigious projects of offices and higher value homes. The renewable sector, wind and hydro, has seen increased activity. In the contentious field, a willingness to challenge tender outcomes and repudiation of contracts is noted. The number and complexity of adjudications has increased.

Robin Crawford's review on the Scottish Public Sector Procurement in Construction was published with recommendations to support improvement in efficiency, delivery and sustainability. **bto** was an active contributor to the consultation process and looks forward to assisting clients on the best approach.

**Ann O'Connell** [aoc@bto.co.uk](mailto:aoc@bto.co.uk)

# Land and Buildings Transaction Tax: Stamp Duty for Bravehearts



The Land and Buildings Transaction Tax Act was passed on 25 June 2013, introducing the first purely Scottish tax in more than 300 years (from 1 April 2015). Partner David Gibson asks: Is it a trailblazer for things to come?



**A chance to administer tax more efficiently and generally do it better, as the Scottish Government suggests. Or, more bureaucracy for hard pressed lawyers and increased transaction costs for a property industry already, to put it mildly, severely squeezed?**

The Scotland Act 2012 fully devolves to the Scottish Parliament control over the new LBTT and landfill tax. Income tax will be partially devolved from 2015/2016. It is not surprising LBTT (stamp duty for the on-line age) is the first as it is relatively certain of collection (though not always simple), essentially relying on solicitors dealing with property transactions for its administration.

The bigger picture is that the Block Grant from the UK Government will be reduced to take account of the revenue that would have been raised from SDLT (and landfill tax) in Scotland. It may be a tricky discussion against the background of a depressed property market. The Scottish Property Federation, for example, have suggested the forecasts for SDLT on which the discussion might be based are widely optimistic.

## So what does it mean in practice?

The key elements of LBTT are clear. The most striking difference is that, rather than the current SDLT “slab” approach, it will be a progressive tax. In other words, LBTT will apply at the relevant rates up to the threshold and only at the (higher) rates above those thresholds. That is welcome.

For purchases there will be a 0% rate and at least two higher rates. The most politically trumpeted aim is to take lower value properties out of tax, to encourage “first time buyers”.

An indicative threshold of £180,000 is mentioned. That is fine, but it is also anticipated that overall the tax is going to be more than at present. The stated political principle of “ability of the individual to pay” in truth usually just means higher rates for higher value properties. Not necessarily fair in practice. The last thing an embattled commercial property industry needs is higher transaction costs.

What is good for the property industry most would argue is *activity* and that is what boosts tax revenues (as well as the many jobs reliant on the industry), not higher rates in themselves.

The new Revenue Scotland will manage devolved taxes. Registers of Scotland will collect LBTT. Much work remains to be done within tight deadlines and very low sounding budgets. That said, as collection relies on solicitors dealing with property transactions and given the widespread consultation, it is almost certain issues will be cleared.

The detail will initially owe much to SDLT. That is understandable given familiarity will assist the transition. If it is so similar, you might ask what is the point of doing it. Apart from the political drivers, the claim is that it is an opportunity to better reflect Scottish practice.

Much is made of the intention to tighten up tax avoidance opportunities. Simplification is always welcome, although the opportunities for “doing a Google” in the context of SDLT are - for most - limited. It is generally true that if a tax is simple and fair in the first place, there is less incentive for avoidance measures.

Reliefs and exemptions will be tidied up in what generally seem sensible ways. Some areas, such as sub-sale relief, are more controversial and consultations will continue.

Leases are a complex area and are still under consideration. It is clear licences to occupy will no longer be exempt. Notwithstanding that, licences are frequently used in legitimate circumstances, for example, by retailers in short term concessions and the change may cause confusion.

There continues to be an opportunity for consultation to a degree and to help craft something fit for purpose and better aligned with Scottish practice. Most practitioners would get behind that aim, albeit with a fear that this - for the majority and certainly the mid to upper market - is going to add transaction costs and make Scotland a less, rather than more, attractive destination for their clients.

The reverse, of course, is at least possible in the longer term.

# An introduction to the Green Investment Bank



The UK Government recently set up what is being described as the world's first investment bank solely focused on green finance. It was set up under the Companies Act – UK Green Investment Bank PLC as a public company limited by shares and has its registered office in Edinburgh.

## First Scottish Investment

In July 2013, the Bank made its first investment in Scotland, as part of the Equitix fund, to the value of £1.2m, in a biomass boiler at the Tomatin Distillery near Inverness. The boiler uses steam utilised in the production of whisky and replaces 80% of the heat load usually generated by an oil fired boiler. CO2 emissions are expected to be cut by 96.5K tonnes over the 20 year life of the investment.

## The Establishment of the Bank

The Bank has £50,000 of share capital registered in the name of The Secretary of State for the Department for Business, Innovation and Skills. It is intended that the Bank will use its initial capital of £3bn to leverage increased private sector investment. It will have the double bottom line of sustainability impact and financial returns.

The establishment of the Bank has three phases:

1. Incubation prior to state aid approval. This was achieved in October 2012 when the European Commission gave its approval to the £3bn funding from the UK Government.
2. Establishment. This is the current phase. Following state aid approval, the Bank is now a stand alone institution.
3. Full borrowing. From April 2015, the Bank will be given powers to enter the capital markets subject to public sector net debt falling as a percentage of GDP.

## Green Purpose

The Enterprise and Regulatory Reform Act 2013 embeds the green purpose and independence of the Bank. The Bank's purpose, as set out in its Articles of Association, is to carry on investment activities in order to contribute to one or more of the following green objectives:

- The reduction of greenhouse gas emissions
- The advancement of efficiency in the use of natural resources
- The protection or enhancement of the natural environment
- The protection or enhancement of biodiversity
- The promotion of environmental sustainability.

This green purpose will be enshrined in legislation so that it cannot be amended other than by Parliament.

The Bank will be based in Edinburgh and London and will remain small in the period to 2015, with staff levels expected to rise to around 100 during that period.

The Government as shareholder has appointed the Chair (Lord Smith of Kelvin) and Deputy Chair (Sir Adrian Montague), in addition to the appointment of a shareholder representative non-executive director (Anthony Odgers). A further 6 directors were appointed in October 2012.

## What are the Bank's priorities?

The Bank's Articles of Association have appended to them a "Shareholder Relationship Framework Document" which is declared to form part of its constitution for the purposes of the Companies Act. This is an interesting document that sets out the Bank's operating principles and strategic priorities, and that seeks to ensure the board's operational independence from Government.

The operating principles relate to responsible investment, green impact, mobilising additional investment, alignment with the Government's green policy objectives and seeking to overcome market failures whilst minimising adverse impacts on competition. The Bank has a stated plan to deliver a minimum 3.5% annual nominal return on total investments, after operating costs (excluding set up costs) but before tax.

The framework document sets out the priority areas of the Bank as follows:

- Offshore wind power generation
- Commercial and industrial waste processing and recycling
- Energy from waste generation, including gasification, pyrolysis, and anaerobic digestion for the production of heat and/or power
- Non-domestic energy efficiency, including onsite renewable energy generation and heat
- Support for the Green Deal, targeting energy efficiency in property,

with the stated objective of ensuring that, by 31 March 2015, the Bank should seek to have 80% or more of funds committed by it allocated to these priority sectors, with the balance being committed to other sectors the board considers likely to deliver the green impact.

## Is the Bank independent?

The board's operational independence from Government is sought to be achieved through provisions in an operational independence undertaking that forms an annex to the framework document. The Government's undertaking is to not interfere in day-to-day operational or commercial matters or decision-making by the Bank, and not give direct investment instructions to the Bank.

Ralph Riddiough [rr@bto.co.uk](mailto:rr@bto.co.uk)

# Family: Things to do When Considering a Separation



**Anyone who is contemplating a separation or divorce needs to take certain steps at the outset to get things on the right track and make sure they don't do (or omit to do) anything they may later regret.**

**Cath Karlin, a Partner in bto's family law team, is often asked by clients "What should I be doing?" With this in mind, she has put together some practical steps to help ensure any separation goes as smoothly as possible and is fair.**

**1.** Seek advice from a specialist family law solicitor. Some solicitors who offer family law services also buy and sell houses, draw up wills and deal with neighbour disputes. If you had a potentially life changing medical problem you would want your local GP to refer you to the specialist consultant at the hospital. Take the same approach to your separation.

**2.** Get a clear understanding of your rights and responsibilities as soon as possible. These will differ according to whether you are married or cohabiting. Knowledge really is power. The more you know about the law and what to expect from the process the less time and energy you will waste on unproductive worrying. We offer a preliminary advice package that is designed to answer all those initial questions for a modest fixed fee. Many people come to see us for "what if" advice; some go on to separate, others do not. The key benefit is it lets you make more educated decisions.

**3.** Going to Court may not be the best way to resolve things. It can inflame the situation and is very stressful. There are times when going to Court is necessary, but it is usually the last resort. It's the legal equivalent of surgery. Alternatives for reaching agreement on the division of assets and/or the care arrangements for children such as negotiation, mediation and collaborative law are all effective dispute resolution options.

**4.** The more information you have about the finances, the better. In many relationships one party will handle the family's finances and the other will have less knowledge as they take responsibility for other tasks. If

you do not know much about your family's income, this is required.

**5.** Retain copies of financial documents in a safe place and print information that is stored on the computer.

**6.** Make a list of your assets and any debts and understand their value. If you can, you will also want to make a list of your spouse's assets and debts.

**7.** Consider closing or freezing joint accounts so that your spouse does not run up balances that the bank can then ask you to repay. Aim to have some funds in an account in your sole name to support yourself in the short term. You should take advice from a solicitor before making any changes to the household financial arrangements.

**8.** Aim to establish a civil, business like relationship with your estranged partner. If you can do that it will make the process much easier, and much cheaper.

**9.** Think carefully about **how** you are going to tell the kids about any separation, **what** you are going to tell them and how you are going to **reassure** them. If possible tell them together with your spouse.

**10.** Don't argue in front of the children or involve them in the adult issues. No matter how furious you are or how tempting it might be to let them know the ins and outs, it does not help any child to hear their mum or dad be criticised or to ask them to take sides between the two most important people in their life.

**11.** Update financial and legal documents as soon as possible after a separation. A married couple will routinely name the other as the beneficiary in their Will, on their insurance policies, and as their death in service nomination. Following a separation most people's wishes change.

**12.** Don't go it alone. Separation or divorce is a stressful and emotional experience. Support can be provided from friends, family members or from independent professionals such as your GP, a coach or a counsellor. The better care you take of yourself, the better placed you will be to deal with the tough parts and make decisions that will set you up in the best possible way for the future.

**Cath Karlin [cmk@bto.co.uk](mailto:cmk@bto.co.uk)**

**Initial Family Law Advice Meeting:  
Fixed Fee £240**

**[Click here](#) for details or,**

**Call Amanda Richardson on 0131 222 2945**

# bto Update: New Recruits

## Construction & Engineering Team Strengthened with Senior Appointment

In October 2013, **bto** welcomed Partner **Sandra Cassels**, to its Construction & Engineering team in Edinburgh. Sandra, a recognised leader in the field, brings over 20 years' experience acting for many of the UK's leading construction and engineering companies, consultants and various public sector bodies. Sandra will work with Partner and Accredited Specialist Ann O'Connell to lead the team.

**Sandra Cassels:** [sic@bto.co.uk](mailto:sic@bto.co.uk)



Sandra Cassels

## bto Expands Commercial Property Team with Two New Partners



Scott Buchan, Alan Borthwick and Peter Graham

**Scott Buchan** and **Peter Graham** joined **bto** in August 2013, bringing an extensive track record in a wide range of commercial property transactions. Scott works across all sectors including office, retail, leisure and industrial. He acts for a wide spectrum of property investment and development clients ranging from private investors and property companies to public and third sector bodies. Peter has considerable experience across many similar sectors and has acted for a number of residential developers in relation to site assembly and development. Peter is particularly well known for his work in the retail sector, having dealt with lettings in many of Scotland's major shopping centres, retail parks and high street locations, as well as portfolio acquisitions and sales. Peter is an **accredited specialist in commercial leasing law**.

**Scott Buchan:** [jsb@bto.co.uk](mailto:jsb@bto.co.uk)  
**Peter Graham:** [pgr@bto.co.uk](mailto:pgr@bto.co.uk)

## Four Members of “Family Law Team of the Year 2012” Join bto

**bto** announced the appointment to its Family Law team of Partner Lesley Gordon in June 2013 and Associates John Fotheringham and Marjory Blair, and paralegal Ruth Logan in April.

**Lesley Gordon** is ranked in **band 1** by Chambers UK and is accredited by the Law Society of Scotland as an **expert in family law**. She is also an accredited family law arbitrator. **John Fotheringham** is one of the few solicitors in Scotland to hold the **double accreditation** in both **Family Law and Child Law**. He has a specialist interest in child support cases. **Marjory Blair** is experienced in all aspects of family law, including cases with high value and complicated assets, often with cross border and international elements. She has a particular expertise in cases involving child abduction or relocation, and adoption in both domestic and international settings. All three are all trained collaborative lawyers.



**Back row:** Marjory Blair, John Fotheringham and Amanda Richardson  
**Front row:** Ruth Logan, Cath Karlin and Lesley Gordon

**Cath Karlin:** [cmk@bto.co.uk](mailto:cmk@bto.co.uk) / 0131 222 2937  
**Lesley Gordon:** [lxg@bto.co.uk](mailto:lxg@bto.co.uk) / 0131 222 2953

# bto Update: New Developments

## New Accredited Specialist in Professional Negligence Law



Tony Jones

In October 2013, Tony Jones became the Law Society of Scotland's latest accredited specialist in professional negligence law. This is great news for **bto's** already **band 1** ranked professional negligence team which is headed by Partner Derek Allan.

A highly regarded and experienced litigator, Tony has been a Solicitor Advocate for over 14 years. He heads the **bto ADVantage** Advocacy Service, which gives **bto's** clients access to an in-house advocacy service capable of providing representation in all of Scotland's civil and criminal courts, from the Sheriff courts to the House of Lords and Privy Council.

Tony Jones [aj@bto.co.uk](mailto:aj@bto.co.uk)

## bto has the ADVantage



Laura Irvine



Seonaid Busby

In January and May 2013, Laura Irvine and Seonaid Busby, respectively, were admitted as Solicitor Advocates, bringing **bto's ADVantage** team of in-house Solicitor Advocates to twelve, one of the highest headcounts in the country.

Edinburgh based Associate **Laura Irvine**, of **bto's band 1** ranked **Health and Safety, Regulatory and Criminal** practice, was admitted as a Criminal Solicitor Advocate.

**bto** is unique in being the only Scottish firm employing three former Procurator Fiscal Deputes, two of whom are qualified Criminal Solicitor Advocates, focusing entirely on white collar crime and health and safety matters.

Partner **Seonaid Busby** of **bto's band 1** ranked **Personal Injury** team deals with motor, employers' liability and public liability personal injury claims. She, along with Solicitor Advocate Stephen Bryceland, is responsible for supervising a large team dealing with higher volume, lower value claims.

**Laura Irvine** [lji@bto.co.uk](mailto:lji@bto.co.uk)  
**Seonaid Busby** [sbb@bto.co.uk](mailto:sbb@bto.co.uk)

## #doublestandards

In August 2013, Technology & IP Partner **Paul Motion** took to the stage at the Edinburgh Festival Fringe for the 4th consecutive year. Twitter can be a minefield when it comes to what some people find humorous and others find offensive or inflammatory. In his show, Paul looked at the boundaries of those tweets that could land you in court and considered cases such as the London riots, the Twitter abuse of diver Tom Daley and the misuse of celebrity associations which landed Top Shop and Rihanna in Court.



**Paul Motion** [prm@bto.co.uk](mailto:prm@bto.co.uk)

## bto achieves Top Tier Accreditation

In Autumn 2013, **bto** successfully retained its six **band 1** rankings in the latest edition of The Legal 500:

- ❑ **Commercial Property** (Leisure & Hospitality)
- ❑ **Health & Safety**
- ❑ **Medical Negligence** (defender)
- ❑ **Personal Injury** (defender)
- ❑ **Professional Negligence**
- ❑ **Social Housing**

# bto Update

## Insurance & The Law, A Scottish Perspective

On 6 June, **bto** hosted a conference for the insurance sector in Lloyd's of London. A range of topics were explored: Prosecutions/FAIs; Fatal Claims; Fraud: Gathering and presenting evidence from social networking sites; Damage to Neighbouring Properties; Architects' and Engineers' Liability for the Mistakes of Others; and Building Information Modelling (BIM): Introduction of No Fault Integrated Project Insurance. We were delighted to be joined by guest speaker **Gerard Forlin QC** of Cornerstone Barristers, pictured on the right with Partner Ann O'Connell. Pictured on the far right are: Jacqui McNeilly, Direct Line Group, Bill Speirs, Head of **bto's** Insurance Group and Partner Vikki Watt.



## bto Golf Outing 2013



**bto** hosted its **annual golf outing** and barbecue at The East Renfrewshire Golf Club on a sunny evening in June. Grant Hunter (Partner and chief golf outing organiser) was in the winning team (above left)...enough said.

Partner Nicolas McBride was last, but not least (above right, looking rather sheepish).



## The Claims Event 2013

On 9 October, **bto** was a sponsor of The Claims Event 2013 organised by POST Events and chaired by Jonathan Swift, Group Editor in Chief of POST Magazine.

Members of **bto's** Insurance Group attended this one day conference to hear the latest insurance industry developments. Guest speakers included representatives from **AIG**, **Allianz**, **Zurich**, **Ecclesiastical**, **Ageas** and **AXA**.

## Insurance Team Events in Glasgow and London

In common with Lord Justice Jackson's review of civil litigation costs in England & Wales, **Sheriff Principal James Taylor** was tasked to lead the Review of Expenses and Funding of Civil Litigation in Scotland.

His eagerly anticipated report was published on 11 September and **bto** was delighted to host (on 30 October in Glasgow and on 14 November in Lloyd's of London) two evenings of discussion and debate with Sheriff Principal Taylor and **bto's** Tony Jones, head of **bto's** **ADV**antage advocacy service team.

The events, which were a great success, explored the proposals for change and the implications for insurers with a presence in Scotland.



Sheriff Principal Taylor and Tony Jones



## Family Law Association AGM & Conference 2013

On 22 November, John Fotheringham (pictured left with other members of the team) delivered an excellent Child Support Update to family law professionals. Child Support Law is going through a period of radical reform which may affect the amount of money that parents may have to pay in maintenance. If you have any doubt about any Child Support matter, don't hesitate to call John: 0131 222 2947 / [jmf@bto.co.uk](mailto:jmf@bto.co.uk).



## Beat the Borders

On 31 August, a relay team from **bto** (pictured right) (wo)manfully accepted the challenge to Beat the Borders in support of the Children's Hospice Association Scotland (CHAS). Many thanks to all who contributed donations.



Allan Collins, Laura Irvine, Donnie Robertson and Tim Webster

## Great Scottish Run 2013



Alan Eadie, Victoria Nolan, Lewis MacDonald and Calum Sweeney

We are pleased to report that the **bto** team survived the Great Scottish Run on 6 October. The team was running to raise money for **Alzheimer Scotland**, **bto's** nominated charity this year. Collectively the team raised over £800.

Many thanks to those who sponsored the team. Your donations will make a positive difference to the life of somebody affected by Alzheimer's.

## Watch out for...

### Employment Law Seminars

The Spring 2014 seminar programme will be issued in January 2014.

### bto events

Click on the event titles below to find out more details and book your place. There is no attendance charge.

06/02/14: **Professional Liability and Construction - A Legal Update**

27/02/14: **Scottish Civil Litigation - An Unprecedented Period of Change**

15/05/14: **Dealing with HSE - How to Protect You and Your Insured's Interests in HSE Investigations and Beyond**

05/06/14: **How to Ease the Pain...**

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