

**Overview report**  
**South Cambs CSP**



**A Domestic Homicide Review (DHR)**  
**concerning the death of Fiona**  
**(October 2023)**

**Author – Jackie Dadd**

**Date completed – June 2025**

The Domestic Homicide Review Panel and the members of the South Cambs Community Safety Partnership would like to offer their sincere condolences to the family of Fiona, who have lost their loved one in tragic and incomprehensible circumstances.

# Contents

<b>Preface</b>	4
<b>Section 1 – Introduction</b>	
1.1 The commissioning of the review	6
1.2 Purpose of the review	7
1.3 Timescales	8
1.4 Confidentiality	9
1.5 Terms of Reference	9
1.6 Subjects of the review/Family and friends’ involvement	10
1.7 Parallel reviews	11
1.8 Equality and Diversity	12
1.9 Dissemination	13
<b>Section 2 – The Facts</b>	
2.1 Background information	13
2.2 Circumstances of the death of Fiona	16
2.3 Summary reports	17
<b>Section 3 – Analysis</b>	
3.1 Perpetrator’s perspective	20
3.2 Terms of reference areas	20
<b>Section 4 – Conclusions and Recommendations</b>	
4.1 Conclusions	23
4.2 Lessons to be learnt	26
4.3 Recommendations	27
<b>Appendices</b>	
A) Terms of Reference	29

## Preface

The key purpose of any Domestic Homicide Review (DHR) is to examine agency responses and support given to a victim of domestic abuse prior to their death and to enable lessons to be learnt where there may be links with domestic abuse. For these lessons to be learnt as widely and thoroughly as possible, professionals need to be able to understand fully what happened in each death, and most importantly, what needs to change in order to reduce the risk of such tragedies happening in the future. The victim's death in this case met the criteria for conducting a DHR according to Statutory Guidance<sup>1</sup> under Section 9 (3)(1) of the Domestic Violence, Crime, and Victims Act 2004. The Act states that there should be a "review of the circumstances in which the death of a person aged 16 or over has, or appears to have, resulted from violence, abuse or neglect by-

(a) a person to whom he was related or with whom he was or had been in an intimate personal relationship, or

(b) a member of the same household as himself, held with a view to identifying the lessons to be learnt from the death".

The Domestic Abuse Act 2021 and the Home Office define Domestic Abuse as:

Behaviour of a person ("A") towards another person ("B") is "domestic abuse" if—

- (a) A and B are each aged 16 or over and are personally connected to each other, and
- (b) the behaviour is abusive.

Behaviour is "abusive" if it consists of any of the following—

- (a) Physical or sexual abuse
- (b) Violent or threatening behaviour
- (c) Controlling or coercive behaviour
- (d) Economic abuse
- (e) Psychological, emotional or other abuse

and it does not matter whether the behaviour consists of a single incident or a course of conduct.

"Economic abuse" means any behaviour that has a substantial adverse effect on B's ability to—

- (a) Acquire, use or maintain money or other property, or
- (b) Obtain goods or services.

For the purposes of this Act A's behaviour may be behaviour "towards" B despite the fact that it consists of conduct directed at another person (for example, B's child).

Controlling behaviour is:

A range of acts designed to make a person subordinate and/or dependent by isolating them from sources of support, exploiting their resources and capacities for personal gain, depriving them of the means needed for independence, resistance and escape and regulating their everyday behaviour.

Coercive behaviour is:

An act or a pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used to harm, punish, or frighten their victim. The term domestic abuse will be used throughout this review as it reflects the range of behaviours encapsulated within the above definition and avoids the inclination to view domestic abuse in terms of physical assault only.

Recommendations will be made at the end of this report, however, there has been an ongoing action plan introduced by the panel, parallel to this review to ensure that the areas that can be immediately addressed have not incurred unnecessary delay.

## **Glossary**

**A & E** - Accident and Emergency department

**AAFDA** - Advocacy After Fatal Domestic Abuse

**CPFT** - Cambridge and Peterborough NHS Foundation Trust (MH)

**CSP** – Community Safety Partnership

**DHR** – Domestic Homicide Review

**GDPR** – General Data Protection Regulation

**GP** – General Practitioner (Doctor)

**HMP** – His Majesty’s Prison

**HMRC** – His Majesty’s Revenue & Customs

**ICB**: Integrated Care Board

## Section 1 - Introduction

### 1.1 The commissioning of the review

**1.1.1** This review examines agencies responses, provisions and support provided or available in the Cambridgeshire area to Fiona, a 46-year-old female, prior to the point of her death, having been murdered in her own home by her husband, Timothy in October 2023. The cause of death was found to be compressions of the neck (strangulation).

**1.1.2** Following an investigation, the Police charged Timothy with murder and following a trial at Cambridge Crown Court, he was found guilty and later sentenced to life imprisonment to serve a minimum of 24 years.

**1.1.3** Cambridgeshire Police made a referral to South Cambs Community Safety Partnership (CSP) in November 2023 for consideration for a Domestic Homicide Review (DHR) and following a meeting held the same day with representatives from local Authorities, a decision was made to undertake a Domestic Homicide Review as the definition in Section 9 of the Domestic Violence Crime and Victims Act (2004) had been met.

#### 1.1.4 Contributors to the review

Agency	Contribution
Cambridgeshire Police	Summary report, Panel member
NHS Cambs and Peterborough Primary Care Integrated Care Board (ICB)	Panel member, Summary report
Peterborough and Cambridgeshire Domestic Abuse and Sexual Violence Partnership	Panel member, Oversight,
South Cambs District Council/CSP	Panel member, Oversight
Cambridgeshire Children Services	Panel member, scoping
Cambridge Women's Aid	Summary report, Panel member
Department of Work and Pensions (DWP)	Scoping

#### 1.1.5 Review Panel

The following agencies/organisations/voluntary bodies have contributed to the Domestic Homicide Review by the provision of reports and chronology. All panel members were confirmed as being independent to all persons involved with no prior contact.

The panel comprised of the following:

Name	Area of responsibility	Organisation
Vickie Crompton	Domestic Abuse and Sexual Violence partnership manager	Cambridgeshire County Council
Jenny Thompson	Designated Nurse Safeguarding Adults	Cambridgeshire and Peterborough Integrated Care system
Alicia Yorke	Detective Inspector – Domestic Abuse Tactical Lead	Cambridgeshire Police

Richard Stott	Detective Inspector - Senior Investigating Officer	Cambridgeshire Police
Julia Cullum	Domestic Abuse and Sexual Violence partnership manager - IDVA	Cambridgeshire County Council
Kathryn Hawkes	Communities Manager	South Cambridgeshire District Council and representing the South Cambs CSP
Angie Stewart	Chief Executive Officer	Cambridge Women's Aid
Liz Clarke	Service Director – Quality Assurance and Practice Improvement	Children, Education & Families – Cambridgeshire County Council

Thanks go to all who have assisted and contributed to this review with their valued time and cooperation.

### **1.1.6 Author of the Overview report**

The chair of the review panel and Author of this report is Mrs Jackie Dadd, an independent consultant who is independent of the organisation and agencies contributing to this report. She has no knowledge or association with any of the subjects in this report prior to the commissioning of this review. She is a retired Detective Chief Inspector with Bedfordshire Police with vast experience of safeguarding and domestic abuse related issues, having been the Force Lead for domestic abuse, stalking and harassment and serious sexual offences and has been involved in the DHR process since its inception in 2011.

She has completed several training courses including the Home Office online training, the Continuous Professional Development accredited AAFDA (Advocacy After Fatal Domestic Abuse) DHR Chair training, the domestic Abuse and suicide accredited course, and is a member of the AAFDA DHR network, regularly attending the monthly forums for CPD and discussion. Mrs Dadd has recently completed the new Home Office DHR Chair training to obtain the qualification of a level three certificate.

Mrs Dadd has completed and published several DHRs.

## **1.2 Purpose of the review**

The purposes of a DHR are to:

- a) Establish what lessons are to be learned from the domestic homicide regarding the way in which local professionals and organisations work individually and together to safeguard victims.
- b) Identify clearly what those lessons are both within and between agencies, how and within what timescales they will be acted on, and what is expected to change as a result.

c) Apply these lessons to service responses including changes to inform national and local policies and procedures as appropriate.

d) Prevent domestic violence and homicide and improve service responses for all domestic violence and abuse victims and their children by developing a co-ordinated multi-agency approach to ensure that domestic abuse is identified and responded to effectively at the earliest opportunity.

e) Contribute to a better understanding of the nature of domestic violence and abuse; and

f) Highlight good practice.

DHRs are not inquiries into how the victim died or into who is culpable; that is a matter for the Coroner and criminal courts, respectively, to determine as appropriate. DHRs are not part of any disciplinary inquiry or process. Part of the rationale for the review is to ensure that agencies are responding appropriately to victims of domestic abuse by offering and putting in place appropriate support mechanisms, procedures, resources and interventions with an aim to avoid future incidents of domestic homicide and domestic abuse. The review also assesses whether agencies have sufficient and effective procedures and protocols in place which were understood and adhered to by their staff.

This review will ascertain whether domestic abuse could have been the cause or a contributory factor to the death of Fiona. It is not to apportion blame, but to view the circumstances through her eyes.

### 1.3 Timescales

**1.3.1** Following the commencement of the criminal investigation, Cambridgeshire Police made a referral for a consideration for a DHR to South Cambs CSP on the 20<sup>th</sup> of November 2023 due to the circumstances surrounding the death, even though they had no previous recorded history of domestic abuse.

**1.3.2** The same day, South Cambs CSP, in accordance with the December 2016 Multi-Agency Statutory Guidance for the conduct of Domestic Homicide Reviews commissioned this Domestic Homicide Review. The Home Office were notified the following day.

**1.3.3** Mrs Jackie Dadd was commissioned to provide an independent Chair and Author for this DHR on 13<sup>th</sup> March 2024. Three separate panel meetings then took place. The completed report was handed to the South Cambs Community Safety Partnership on 2<sup>nd</sup> June 2025.

**1.3.4** Table outlining timeline of review

October 2023	Death of Fiona
20/11/2023	South Cambs CSP
20/11/2023	Decision to commission a DHR by South Cambs CSP
21/11/2023	Home Office notified of decision to commission a DHR

13/03/2024	Jackie Dadd commissioned as Chair and Author
02/09/2024	First panel meeting
10/02/2025	Second panel meeting
23/04/25	Third panel meeting
02/06/25	Completed report handed to South Cambs CSP by Author

**1.3.5** Home Office guidance states that the review should be completed within six months of the initial decision to establish one. Due to the Criminal investigation and judicial process, the DHR was delayed and only re-commenced following the sentencing of Timothy at Cambridge Crown Court.

## 1.4 Confidentiality

This report has been treated as Official Sensitive and dissemination kept to those outlined at 1.9.

The pseudonyms used in this report were chosen by the Author in the absence of any family members partaking in the review to protect the identity of those referred to throughout the report. Full details are found at 1.6 of this report.

The South Cambs CSP and Author have ensured that the collation of information and the information contained within this report complies with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR).

## 1.5 Terms of Reference

**1.5.1** The Full Terms of Reference can be found in Appendix A at the conclusion of this report. The Terms of Reference were discussed and agreed upon during the first panel meeting and was a working document throughout the review.

**1.5.2** It was agreed that the main areas of focus and discussion would be based on the following:

- a) To establish if Domestic Abuse (DA) in any form had been the causation or contributory factor in the death of Fiona.
- b) Are there appropriate safeguarding measures in relation to economic abuse and in particular companies dealing with life insurance.
- c) Examine Cambridgeshire's response to Domestic Abuse and any barriers there may be for affluent victims to disclose.

**1.5.3** The data parameters under consideration for the review were from 2021 up until Fiona's death to incorporate the financial transactions over the past few years.

#### 1.5.4 Methodology

The initial scoping was completed and it was evident that there had been minimal contact with agencies from either Fiona or Timothy. The Senior Investigating Officer for the murder investigation attended the first panel meeting. During this meeting, it was decided that the review would utilise the information gained from the police investigation and request summary reports from the agencies that had identified previous contact or could comment against the Terms of Reference. A decision was made not to request any IMRs as there was no agency that held sufficient information to justify one.

Contact would be made with the family in order to establish any knowledge they may have of domestic abuse, obtain background information on Fiona to ensure she is humanised within this report and ascertain whether any other members of the family may have suffered from domestic abuse.

Panel meetings were held to provide discussion, debate and confirmation of actionable recommendations. All panel members and those family members that wished to, were sent the report to read and have opportunity to comment and amend prior to submission to the Home Office.

The Author made contact with Timothy via letter to His Majesty's Prison (HMP) who responded to state that he was willing to speak with the Author. An outline of this conversation can be found at 3.1 of this report.

### 1.6 Subjects of the review/Family and friends' involvement

In accordance with Home Office guidelines to ensure confidentiality, pseudonyms have been utilised throughout this report for the following: (All ages are recorded at the time of Fiona's death).

**Fiona** – The deceased. A white British female aged 46 years old.

**Timothy** – Husband of Fiona. A white British male aged 46 years old. Convicted of the murder of Fiona.

**Vicky** – Eldest daughter of Fiona and Timothy.

**Hannah** – Youngest daughter of Fiona and Timothy.

The Author contacted both daughters, sending them a letter via email due to that being the only form of contact details available informing them of the review, a brief synopsis of the purpose and asking if they would be willing to speak to the Author in more depth and be part of the review process. They were also informed of AAFDA contact details, provided the Home Office leaflet and reminded of the contact details of their Victim support Homicide Case Worker who the Author had been liaising with. Neither daughter had spoken to the advocate for some time.

They respectfully replied, declining to partake and requesting no further contact was made with them. They outlined that their father had been wrongly convicted and knew that their mother was not in a domestic abuse setting. They feel a huge injustice has been done. The Author has respected their wishes.

The Author also made contact with Fiona's sister who lives outside of England, sending her a letter via email and then communicating through phone and email. She declined to partake in the review as she did not feel she had a lot to add and wished to maintain a relationship with her nieces. She did state that as far as she was aware, Fiona had been in a loving relationship and the notion that there could have been any domestic abuse was a shock to her. Fiona had given no indication to close family and friends that anything was wrong and they were not aware of any issues in her marriage. Fiona's sister has been sent the overview report for comment but has not made any response.

## **1.7 Parallel reviews**

### **Coroner**

**1.7.1** A Coroner's Inquest was opened and suspended whilst awaiting the outcome of the criminal proceedings and the police investigation.

**1.7.2** Following an initial postmortem which was stopped following an external examination when the pathologist found a number of concerning external injuries which he believed crossed the threshold for a forensic postmortem, a forensic postmortem then took place ten days after Fiona's death.

**1.7.3** This examination found more than fifteen abrasions to the head and neck area and several bruises and abrasions to the upper limbs and torso with bruising to the scalp. Injuries to her vagina were consistent with penetration before she died but cannot be stated whether consensual or not.

**1.7.4** The conclusion of the Pathologist was that death was caused by compression of the neck and due to abrasions and bruising found, the use of hand or hands were favoured to have been used.

**1.7.5** Cause of death:

1. Compression of the neck

The Coroner has now permanently suspended the inquest.

## 1.8 Equality and Diversity

**1.8.1** The review gave due consideration to each of the protected characteristics under Section 149 of the Equality Act 2010. The relevant legislation that provided the context for the panel was The Equality Act 2010.

**1.8.2** Throughout this review process the Panel has considered the issues of equality in particular the nine protective characteristics under the Equality Act 2010. These are:

- Age
- Disability
- Gender reassignment
- Marriage or civil partnership (in employment only)
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

**1.8.3** The panel felt that the most relevant of these in regard to this review were the sex and age of Fiona and also the marriage in employment, due to the fact that she had a joint business interest and financial business ties with her husband.

**1.8.4** Sex was relevant as eight women a month are killed by a current or former partner in England and Wales<sup>1</sup>. One in four women experience domestic abuse in their lifetime<sup>2</sup> and 2.5 years is the average time victims at high risk of serious harm or murder live with domestic abuse before getting help<sup>3</sup>. In relation to maternity, as Fiona was a successful and affluent woman in her own right, the panel needs to contemplate whether this was a reason for resentment from her husband. Also, whether this provided her with some vulnerability, as she had a business and financial ties alongside the marriage which made them explicitly bound and that may have prevented her from leaving to make herself safe.

**1.8.5** Age was deemed relevant in relation to Fiona as statistics show that there were 29 female homicides in her age range between April 2022 and March 2023 which was the highest age range.

**1.8.6** Equality is about ensuring everybody has an equal opportunity and is not treated differently or discriminated against because of their characteristics. Diversity is about taking account of the differences between people and groups of people and placing a positive value on those differences.

---

<sup>1</sup> [SafeLives Marac national dataset \(2023\)](#)

<sup>2</sup> Domestic Abuse statistics UK – NCDV

<sup>3</sup> [SafeLives Insights Idva Dataset 2021-2022](#)

## 1.9 Dissemination

Recipients who received copies of this report prior to publication:

Relevant members of South Cambs CSP

Cambridgeshire Police and Crime Commissioner

Fiona's sister

Domestic Abuse Commissioner

Panel members as at 1.1

## Section 2 – The Facts

### 2.1 Background information

**2.1.1** Fiona grew up in Wales and was academically very bright. She met Timothy at a sixth form party when they were seventeen years old. He had not attended Sixth form but had gone with friends. They began a relationship moving in together a year later and then marrying at 19 years old. Fiona went away to University where she achieved a degree in Biochemistry. She specialised in Genomics and managed to get employment in that field when she graduated at the age of twenty-one. This was when they moved to the Cambridgeshire area and she forged a successful career and was known as a problem solver. They went on to have their two daughters when Fiona was in her late twenties and following the birth of the second daughter, she began to work within the mortgage companies Timothy had set-up.

**2.1.2** In 2007, two separate companies were incorporated in which both Fiona and Timothy were Company Directors. The companies provided financial and mortgage advice and services. One of these companies was dissolved in 2015 and had changed its name on four occasions. Five separate properties were purchased in this time including their home, plus the commercial offices with an accumulative value of around four million pounds, all in the Cambridgeshire area. Companies House shows that the Fiona resigned from being a director of the existing company in 2021.

**2.1.3** Fiona and Timothy had both registered with the same GP Surgery in 2010 and had remained there as patients throughout. Fiona's records show no issues of concern in relation to safeguarding from either her or a third party. The only medical relevance on file was that in 2012, a note was placed regarding a fear of flying following a bad experience and subsequently, received diazepam prescriptions ahead of flying in 2012, 2013, 2014 and 2018. There was no mental health or substance abuse recorded. During the Police investigation, it was found that Fiona would obtain Diazepam from her mum when she visited her that she would use for flying.

**2.1.4** Timothy's records showed no mental health or substance abuse issues and no medical issues. No cancer diagnosis is recorded.

**2.1.5** At the end of October 2022, the financial company contacted the firm and spoke with Fiona who transferred the call to Timothy. They followed this conversation up with an email confirming a debt with them of over £47,000. Timothy responded by email the same day specifying that they only contact his mobile phone "due to the sensitive nature." He states that he has only just returned to work after having had a couple of months off for cancer treatment and requests a payment structure for his debts to be re-paid. Over the course of the following week, an informal agreement of £1,000 per week with a 1.5% interest rate on debt balance was made. The money owed was due to Timothy taking commissions before the completion of mortgage offers and was through him. There was no evidence that Fiona took any commission payments.

**2.1.6** In January 2023, the financial company confirmed that a review had identified debts of over £104,000 and an agreement of £6,000 week re-payments were agreed. The debt continued to rise rapidly and a pattern emerged in the increase of payments and the avoidance of meetings, excuses and missed payments. Timothy stating that one of the properties was being renovated for sale and this would cover the debt and refused a voluntary charge on one of his properties as it was a joint property, he was going through a divorce, and his wife would never agree.

**2.1.7** Documents were requested from him on numerous occasions and not received yet he would insist he had sent them or make an excuse as to being out of the office. Debt recovery companies were contacting him and in May 2023, he was issued a council summons for non-payment of council tax totalling nearly £2000.

**2.1.8** In June 2023, the HMRC received a referral from the VAT office in relation to the mortgage company regarding a claim for £23,024.50 and contacted Timothy to arrange a visit. A few days later, the insurance company informed that his debts now accrued over £230,000 and he wasn't making his re-payments. They also raised questions over the property that he had initially stated he would sell. The HMRC then began a similar process to that of the financial company, requesting documents, debt increasing and Timothy's responses.

**2.1.9** The business bank account showed a balance of £34.95 that month in which it then had two transfers totalling £150,000 with the reference 'Mam and Dad'. Timothy's laptop showed that over four days at the end of the month, a number of gambling sites were accessed. The business bank account shows gambling transactions over that period amounting to over £2500. Timothy stated that this was an investment by his parents and that they would receive dividends from this.

**2.1.10** Emails from banks in regard to mortgage rate increase, from the insurance company in regard to unpaid arrears and accumulating debt and emails from the HMRC who issued a schedule 36 notice as that debt had increased and remained unpaid. Constant communication via email was sent over the next few months from a number of different interested parties regarding debts owed by the company to which Timothy responded with

avoidance and excuses for missed meetings and not returning paperwork, again, referring to his cancer and stating he had been off work due to an operation and his immune system was low.

**2.1.11** Text messages show unpaid bills for builders and at the beginning of October 2023, several direct debits were reversed unpaid including for the life insurance of both Timothy and Fiona. By this stage, Timothy, through personal banking and his company, should have been paying £46,000 per month in repayments of debt to various companies. Debts accrued included the insurance company of £230k+ and the HMRC of £80k plus a possible fine of a similar amount.

**2.1.12** Lifestyle was ascertained by the police that Timothy and Fiona would go to the gym every Tuesday and Thursday and were on a fasting meal plan their instructor had advised. They had a small circle of friends of around 10-12 people and lived in an affluent area in Cambridgeshire but did not have a close relationship with their neighbours. Their home was valued at one and a half million pounds. Their eldest daughter, Vicky, was in the late stages of university and their youngest daughter, Hannah, had just embarked on her time at university. Timothy drove a 2020 Ford Focus.

**2.1.13** Three days before Fiona's death, texts show Timothy asking Fiona if he should transfer money from the company or would she pay nearly £3500 from her savings to the credit card for costs incurred on building work at one of the properties as the Visa card had gone into the agreed overdraft. That same day, although many debts were left unpaid, Timothy contacted the insurance company and re-instated both his and Fiona's life insurance policies, paying the arrears and on request, established both end dates of his and Fiona's policies. There is no record of the insurance company contacting Fiona in relation to this transaction and her life cover and no written record of Timothy informing Fiona he had done so. Fiona was working away that day in another county.

**2.1.14** The same day, Timothy's search history shows that he made nine separate searches relating to diazepam overdose covering the effects, how much to take and if it is possible.

**2.1.15** Two days later, the day before Fionas death, around lunch time, Fiona's search history on her mobile phone showed searched items of 'narcissist' and 'narci.' Shortly after this, a text conversation takes place with a friend inviting Fiona and Timothy to go on a dog walk with them. At 15.03hrs, Fiona agrees and says they can be ready in 10 minutes. After two chase-up texts, Fiona replies at 15.30hrs stating that they cannot go as the dog has hurt his leg. Two minutes later, for a period of two minutes, Fiona search history shows searches for narcissist, narci, narcissist meaning in a relationship and then entered the website of Silent Rights – Empowering women to heal and rebuild after domestic abuse<sup>4</sup>. It is not known why this website was chosen.

---

<sup>4</sup> [https://silentrightrights.co.za/?https://silentrightrights\\_co\\_za/&gclid=EAlaIQobChMly-Pd6fqYggMVUuztChOm7gWgEAAYASAAEgJqNfD\\_BwE](https://silentrightrights.co.za/?https://silentrightrights_co_za/&gclid=EAlaIQobChMly-Pd6fqYggMVUuztChOm7gWgEAAYASAAEgJqNfD_BwE)

**2.1.16** Fiona had over £100,00 in an account in her name only. It is not known whether Timothy had knowledge of this or not. The eldest daughter, Vicky, was due to fly home from abroad within the next couple of days. Hannah was away at university.

## **2.2 Circumstances of the death of Fiona**

**2.2.1** The day after Fiona had completed her searches on narcissism and domestic abuse, Timothy states that they both went into work that morning.

At lunchtime, Timothy's mobile phone connected with his Ford Focus. Ten minutes later, Timothy made ten separate searches relating to how to disable a passenger airbag in a Ford Focus 2020 which included three YouTube videos. They dropped off the Toyota vehicle at the garage which Fiona drove meaning that Fiona would then be the passenger in the Focus to return home for a steak dinner. Fiona spoke to both of her daughters late afternoon, prompted by Timothy. (As shown in texts).

**2.2.2** Early evening, they both complete a workout in which their exercise apps record their heartbeat and activity. Activity sensor shows Fiona climbing one floor, researched a property in Menorca to buy and then watched Netflix.

**2.2.3** Just before midnight, Timothy's exercise app shows his heart rate exceeding that of the exercise workout he had completed earlier and was exceptionally high for over three minutes. Within the next two hours, he then disarms the house alarm, plugs his mobile in on three occasions and unlocks it on seven occasions. This behaviour was entered into prosecution evidence as an indication of the time the murder occurred.

**2.2.4** At 01.51hrs, that same night, Timothy then phones 999 from his mobile phone and speaks to the ambulance service. He is on the phone for over eight minutes until the ambulance arrives. During this time, the operator is advising Timothy on Cardiopulmonary resuscitation (CPR) and his responses indicated that he was performing this whilst speaking to them. He also led the ambulance crew to believe he had done this when they spoke to him. The ambulance crew did not believe that he had attempted CPR and stated that Fiona was cold to touch. Timothy had told them that he had last seen Fiona a half an hour prior to ringing for an ambulance. Bruising was pointed out to the police, who had a Police Sergeant in attendance which had been requested by the attending officers. Scene of Crime Officers also attended and the Sergeant concluded there was no suspicious circumstances and that Timothy had provided a plausible explanation as the deceased's injuries may have been associated with medical interventions and did not appear deliberate or defensive in their nature or appearance. There were no signs of a disturbance or third-party involvement.

**2.2.5** A post-mortem was completed three days later on the same day that Timothy was arrested for drink driving following a road traffic accident. A forensic postmortem took place some ten days later. During this time, the house had received a thorough cleaning, decorating and neighbours reported that a CCTV van had attended the address.

**2.2.6** The forensic post-mortem found the cause of death to be compression of the neck (strangulation) and Timothy was arrested on suspicion of murder the same day. He was interviewed on two occasions stating that they went to bed about 21.30hrs and Fiona fell asleep a half an hour later. She then woke up about 23.00hrs to go to the toilet and they then had sexual intercourse and showered. Timothy then states that he went downstairs and returned about an hour later where he found Fiona face down on her pillow and he realised that she was not breathing.

**2.2.7** He had scratches to his shoulder which he couldn't account for and attributed the rest of his injuries to his recent car accident. He denied causing anything other than accidental injury whilst treating her and doing CPR.

**2.2.8** Timothy was charged with the murder of Fiona and following a trial at Cambridge Crown Court where he vehemently denied causing her harm, a jury found him guilty of murder with a unanimous verdict and he was sentenced to life imprisonment with a minimum term of 24 years.

## **2.3 Summary reports**

### **2.3.1 Cambridgeshire Police & Major Crime Unit (MCU)**

The Major Crime Unit is a collaborated unit under Joint Protective Services (JPS) and completes Major investigations including murders for Bedfordshire, Cambridgeshire and Hertfordshire (BCH) Constabulary's. When implementing any policies or processes for JPS, agreement must be sought from all three Constabulary's.

Following the investigation into the murder of Fiona, Cambridgeshire Police and the MCU held a joint de-brief to ascertain learning. Several areas were identified and internal recommendations made including:

Review current BCH Sudden Death & Homicide Policy – Following a recommendation from a previous DHR, changes to this policy are due to be implemented in April 2025. The delay was due to finalising agreements from all three Forces.

Timely Initial response to the incident - An unreasonable delay (1 hour & 40 mins) in attending the incident provided opportunities for: 1. disturbance/contamination of the scenes 2. loss/destruction of evidence 3. failure to secure and preserve digital/mobile devices 4. Golden hour principles overlooked 5. Timothy roamed freely around the property and sat with the deceased in the bedroom, whilst awaiting the arrival of officers A timely response may also have enable the crew of three paramedics to be released earlier.

Review of handover processes to ensure clear written & recorded directions are issued to scene guards detailing, role, expectations, and minimum standards expected. Ensure relevant information is shared with specialists to enable them to discharge their responsibilities thoroughly e.g., SOCO (Scene of Crime Officer).

Digital Media Capability & Resources protocol to be reviewed.

### **2.3.2 GP Surgery**

Timothy

In November 2023, Timothy had a car accident whilst being over the legal limit of alcohol. The ambulance service referred him to the GP and he had a consultation regarding a recent family bereavement.

Fiona

There are no medical records held that are relevant to this review during the last two years of Fiona's life. The remainder are outlined in section 2 of this report.

The GP Surgery has a domestic abuse policy of which part of it is that when appropriate, patients are given the opportunity to say if they do not feel safe in their own home. Posters and information are displayed on notice boards for key organisations that offer support for DA with credit card sized leaflets on the front desk in line of sight so they can be viewed without it being obvious. Privacy and a safe space to talk are offered.

In line with the surgeries plan to address domestic abuse in line with the DA Act 2021 are the following:

- Continue to ensure all staff complete mandatory safeguarding training as appropriate to their role
- Information on types of and signs of DA, how to report and how to refer is already on view in shared work areas and on the shared drive. This will continue to be updated as appropriate
- Continue with multi agency engagement (MASH, MARAC etc) with prompt responses to requests for information
- Continue to add all safeguarding concerns to the medical record
- Continue to hold regular safeguarding meetings
- No charge for letters for DA victims seeking legal aid (as DA guidance 2022)
- Continued improvement of the information available on the website

### **2.3.3 Cambridge Women's Aid**

Due to this review, the workers discussed about their knowledge of what is known about the middle-class women who attend this outreach service and provided professional support workers observations to assist with context.

They are predominantly self-referrals and have found out about Women's Aid through

- a therapist or health professional
- recommendation from a friend

- through an internet search
- by calling the National Domestic Abuse helpline and being given our details

A notable number of the women who currently use the outreach service would be considered middle class which has increased in the last year. Things of note raised in the discussion between workers include:

- An increase has been seen in women who contact Women's Aid who have given up their jobs to support their husbands business. This is a huge issue for them as it makes it even more complicated to remove themselves from the relationship. The partner can also make it harder for them to leave as they may have control over the finances.
- This cohort of women will typically be joint owners of the family home which presents additional barriers to leaving. Experience from supporting women in these circumstances shows they would not contact the council for housing advice.
- It is believed that there is an increased awareness of what domestic abuse is in the women who approach Women's Aid. Many of them have carried out online research into the issue and have read books such as "Why Does He Do That" by Lundy Bancroft or a book about the Freedom Programme by Pat Craven. (These specific books relate to matters within this review). This leads many of them to label him a narcissist and domestic abuser and they want advice and support on how to manage this and sometimes how to leave safely.
- A number of females reaching out to Women's Aid will have identified the support service through magazine articles or online posts.
- An increase has been seen where a female will only want to talk if we they are not required to provide their information. Normally the relationship builds and they forget what they were holding back. They value the chance to have an initial conversation while they assess what support they may receive.
- Women report difficulties in engaging with services that require information about them at the first contact
- Women report difficulties when services offer them a call back on a day but not at a certain time
- Women report being let down by other services if they are not contacted as agreed and have no direct route to a support worker
- They have numbers of women contacting them who have been help seeking for a long time. They are forced to still live with their partner due to a lack of options and the partner's anger is escalating. They are often told by their solicitor that they will forfeit their house if they leave it.
- Lately, they have supported a number of women who have found it hard to articulate to their GP what is going on for them and have felt 'fobbed off' and not taken seriously. Cambridge Women's Aid workers have provided excellent advocacy by speaking directly to GPs and seen a significant transformation in how women are supported by their GP as a result.

Cambridge Women's Aid currently have an automatic response on their emails informing anyone contacting them that they do not have any capacity for further referrals at this time and offer contacts to other services in the area. This is due to not being able to meet

demand. It is to be noted that Cambridge Women's Aid are not currently the commissioned support service for domestic abuse in this area.

### **2.3.4 Cambridge University Hospitals**

There are no attendances recorded for either Fiona or Timothy.

## **Section 3 - Analysis**

### **3.1 Perpetrator's perspective**

**3.1.1** The Author attended His Majesty's Prison where Timothy is incarcerated having been found guilty of the murder of Fiona by a jury and receiving life imprisonment.

**3.1.2** Timothy immediately denied both killing Fiona and stated that he had never abused her. When asked by the Author why he had agreed to speak to her, he replied that he wanted to be able to tell her and 'get it out there' that he had not done this.

**3.1.3** Timothy stated that all money between them was shared and that him and Fiona spoke about everything and that they were not in debt, its just how the business works and they had the finances through their properties to pay off what they owed. Economic Abuse was denied.

**3.1.4** He stated that both the financial experts and the pathologist were incorrect in their evidence during the trial and that Fiona had only googled about a narcissist in response to something her friend had told her and it was nothing to do with him.

**3.1.5** He stated that Fiona was better at running the company than himself and had more attention to detail.' He told how he and Fiona spent all of their time together because they chose to and that his daughters and Fiona's family do not believe he has killed her.

### **3.2 Terms of reference areas**

#### **3.2.1 Establish if Domestic Abuse (DA) in any form had been the causation or contributory factor in the death of Fiona.**

The violent act of strangling/suffocating your spouse to cause their death is self-evident as a form of domestic abuse against Fiona. However, the panel wished to look beyond this as to whether there may have been further physical abuse and other forms of abuse within the relationship and that of the family.

Controlling and coercive behaviour has been examined during this review. Police Officers who spoke with Timothy during the investigation have commented on how he tried to manipulate a conversation and would provide the narrative that he wished to say, whether this was in direct answer to the question asked or not. This was also a finding of the Author during conversation with him. The Children's Services representative on the panel explained

how a parent can assert control over the children throughout their upbringing which is reflected in the programme 'Think Family' where, as the children grow older, it becomes normalised behaviour.

The day before Fiona's death, Fiona searches items of 'narcissist' and 'narci.' Shortly after this, a text conversation takes place with a friend inviting Fiona and Timothy to go on a dog walk with them. At 15.03hrs, Fiona agrees and says they can be ready in 10 minutes. After two chase-up texts, Fiona replies at 15.30hrs stating that they cannot go as the dog has hurt his leg. Two minutes later, for a period of two minutes, Fiona search history shows searches for narcissist, narci, narcissist meaning in a relationship and then entered the website of Silent Rights – Empowering women to heal and rebuild after domestic abuse. This raises concern as to what happened in the 27 minutes between Fiona happily agreeing to go on a dog walk with her friend and then immediately after saying she couldn't, trying to find out how to rebuild after domestic abuse and a narcissist in a relationship. It is known that Timothy was at home with her at that time.

The Oxford dictionary defines a narcissist as 'a person who has an excessive interest in or admiration of themselves.' A narcissist 'thinks the world revolves around them.' These are traits that are seen in those who control and coerce others which is systemic in domestic abuse.

Sexual abuse was considered due to the finding of a blood-stained tissue in Fiona's underwear at the time of her death with the pathologist ruling out menstruation and the injuries found to her vagina during her postmortem although it is accepted that the Pathologist could not state that it was not with consent.

### **3.2.2 Are there appropriate safeguarding measures in relation to economic abuse and in particular companies dealing with life insurance.**

Economic abuse was considered due to the fact that there was apparent debt identified in large sums and Timothy had made a specific point to the insurance company, when Fiona had answered the phone to them on one occasion, that they should only contact him on his number and not speak to anyone else. It is known that Fiona had money in her own account, but the majority of the monies were tied up in the business, properties and a text was identified from Timothy to Fiona questioning whether a business debt should be paid out of the business account or her savings account.

Timothy and Fiona had both their business insurances and their personal life insurances with the same company. The insurance company have on record that when they contacted the company via phone and initially spoke to Fiona before being passed to Timothy, he then stated to them that they must only contact him on a certain number and nobody else which should raise suspicion with the company as they were ringing in relation to a debt owed. As this debt increased over the months, Timothy lied to them in relation to payments and not attending meetings by stating that he was having cancer treatment and also that he was going through a divorce (Neither of these were true). Due to GDPR, the companies that were

owed monies would have no way of checking the information that he was providing and disproving the reasons he was not paying them. This allowed him to extend the time that he was not paying them back, thus accruing further debt. Timothy's request that only he be contacted about their finances facilitated secrecy over the debts, some of which may have been in Fiona's or her company's name and also secrecy over the fact that her life insurance was not paid up to date. However, Fiona was not contacted about this.

Although the financial company were owed a substantial amount of money, they did not question Timothy reversing the unpaid amounts for life insurance policies bringing them up to date for both his own and that of Fiona's and it does not appear that contact was made with Fiona in relation to her own policy activity or that they have an obligation to. This may have been due to them being separate 'arms' of the same company who would not necessarily have linked accounts.

Research shows that economic abuse is a recognised form of coercive control and can include the manipulation of financial products such as life insurance to exert power over a partner. Briefings from Surviving Economic Abuse (SEA) highlight that life-insured behaviours-such as taking out policies without a partner's knowledge, withholding information (relevant to Timothy), or using insurance debt to create fear are increasingly identified as mechanisms of control within abusive relationships. SEA's analysis further explains that gaps in insurance sector processes may unintentionally enable abusers to exploit life insurance as a toll of coercion, reinforcing financial independence and limiting victims' ability to safely exit the relationship.<sup>5</sup>

Monies were owed to at least eight separate companies of unpaid bills, direct debits unpaid due to insufficient funds and unpaid taxes with debt collectors employed by some. There is a process called a suspicious activity report that can be utilised between banks and the police when suspicious activity is identified which can assist with safeguarding. This would be shared with financial institutions and the HMRC and was considered a tipping point for Timothy as he would no longer be able to access credit.

### **3.2.3 Examine Cambridgeshire's response to Domestic Abuse and any barriers there may be for affluent victims to disclose.**

There is little research available in relation to the effect that domestic abuse can have on those who are highly educated, affluent or successful, which is indicative of the fact that this particular group in society do not feature in any depth in statistics that reflect domestic abuse as they face similar barriers to others but with a different narrative.

Following Queen Camilla's recent work addressing domestic and sexual abuse, 'Tatler' published an article<sup>6</sup> in November 2024 headlined,

---

<sup>5</sup> [Life insurance briefing-SEA-2023-1.pdf](#)

<sup>6</sup> [Domestic Abuse In Affluent Families | Tatler](#)

‘Domestic abuse cases among affluent and high-net-worth families are on the rise, warn top family lawyers.’

Within this, Elizabeth Hicks, Director and Collaborative lawyer at FLiP stated,

“I do feel until recently there has been a misconception that it is only the poorer elements of society who suffer from domestic abuse.”

Kat Brett, Partner at Hughes Fowler Carruthers notes that victims from wealthy families may face a stigma related to their abuse as any complaints of hardship may be dismissed as being ‘spoilt’ and in cases of financial abuse they are seen as ‘gold-digging.’

The Author spoke to a professional female who had been subject to domestic abuse from her partner who informed her that some of the barriers to leaving included the effect it may have on their children in moving home or schools, would they believe them or lose them to their abusive partner who they idolised due to the control he had over them since birth. Selfishly, as it was explained to the Author, they did not want to lose the home or the lifestyle that they had and have to start all over again, making new friends and then poignantly, they would not tell anyone due to the shame they felt as everyone saw them as a successful, strong woman.

These were barriers and feelings that panel members in their professional capacity had come across when speaking to victims of domestic abuse. When they have finally disclosed, they have spoke of a fear of not being believed due to their partner’s articulation and persuasion.

## **Section 4 – Conclusions and Recommendations**

### **4.1 Conclusions**

**4.1.1** It is known that the companies owned by Timothy and Fiona and also Timothy’s personal financial circumstances had large debts to several different organisations which was in stark contrast to the lifestyle and affluent image that was portrayed with an expensive house and portfolios of properties and expensive trips abroad. It is known that Fiona had her own savings but it is not known if Timothy was aware of this prior to her death. There is a text where he is asking her if business debts on the credit card could be paid by her savings, but the police found no direct evidence of economic abuse against Fiona other than that of her murder. The prosecution case suggested the motive was to obtain her money and life insurance to pay the debts. There is information found within this review that highlights subtle actions by Timothy to control the finances which the panel believe to be economic abuse. There is a lack of research on the understanding of how domestic abuse affects the affluent, which prevents informed support in this area. (Recommendation refers)

**4.1.2** Research by Professor Jane Monckton-Smith demonstrates that intimate partner homicides rarely occur as a sudden loss of control but instead, follow an identifiable pattern,

often driven by escalating coercive control and perceived loss of power. Her eight-stage homicide timeline shows that financial instability, such as mounting debt, loss of income or financial exposure, can act as a trigger point for some perpetrators. The research provides an evidence-based explanation for how significant debts or financial collapse can contribute to the escalation of risk including the risk of homicide, when control is threatened.<sup>7</sup>

**4.1.3** Timothy made attempts to prevent their insurance company from speaking to Fiona. Fiona was unaware of Timothy's dealings in relation to her life insurance. The panel have reviewed this and it is their understanding that, in line with GDPR, one spouse can be nominated to speak about the life insurance of the other. It is not known whether Fiona's permission had been sought for this in relation to the specific issue of updating the policy and paying off any arrears. This creates a loophole for which the Surviving Economic Abuse charity are campaigning for change. The panel also reflected as part of a wider conversation about domestic and financial abuse, that the barriers to leaving an abusive relationship might have been increased for Fiona as she was

a) in a marriage and

b) run a company with Timothy.

Taken together, these factors made their lives intrinsically linked and more difficult to separate.

**4.1.4** There were a number of causes at the scene of Fiona's death to raise concern to the police that should have been identified as such.

- The nature and cause of injuries and accessibility of medication
- The veracity of Timothy's account could not be checked or corroborated independently, especially as the deceased was cold to touch, indicative of death having occurred some hours previously, albeit rigor mortis had not yet set in
- Paramedics expressed their concerns regarding CPR not having been administered prior to their arrival

**4.1.5** The fact that a Detective Inspector, who is a trained and experienced investigator, did not attend the scene was a missed opportunity to identify domestic abuse, in the absence of any previously recorded history. Cambridgeshire Police and the MCU held a de-brief, identified these issues, and made an internal action plan from their findings which is good practice. However, the panel felt that due to the delay in the implementation of the process recommended in 2021, selected recommendations would be mirrored in this report as they were also the findings of the panel and this would give further oversight on their progress.

**4.1.6** As it may take some time and a lot of courage for a victim to finally take the step to reach out for support, the panel felt that the wording of Cambridge Women's Aid's (CWA) automated email response may make the victim feel rejected and not have the courage to

---

<sup>7</sup> In control - Dangerous relationships and how they end in murder – Jane Monckton-Smith (book)

reach out to another service provider that is suggested. This observation was acknowledged by CWA and they will scope as to how this can be re-worded. ([Recommendation refers](#))

**4.1.7** Although the GP Surgery state that part of their protocol is to ask patients whether they feel safe at home, there is no record of Fiona ever being asked this or a similar question so it cannot be ascertained whether Fiona would have been given the opportunity to disclose any abuse or not. If the questions are asked, it is essential that accurate recording of any disclosure or not is made to assist with risk assessing the patient.

**4.1.8** Both the police, from their investigation and the panel, from the review of the circumstances, found that Fiona was an intelligent woman and would know where to look for support and information, but it cannot be known at what stage she may have realised what was happening to her. Her searches in relation to narcissism and on the Silent Rights website indicate that she was aware just prior to her death and may have thought about leaving the relationship. One of her last searches was in relation to a property for sale in Majorca.

**4.1.9** During the trial at Crown Court, Timothy maintained his lies until he could do so no longer during cross examination. He had portrayed himself as very accomplished and convincing in what he had to say which are traits that would assist him with controlling not only Fiona during their marriage and not telling her the truth, but also his daughters by convincing them of his narrative as he had spent their lifetime doing this.

**4.1.10** It is accepted by the panel that unconscious bias by professionals can be present when speaking with someone who is articulate and appears affluent/middle to upper class. Furthermore, it was accepted that events are sometimes not looked at holistically, because the explanation of events as presented by the person is believable, more so than perhaps if someone less articulate were to say the same thing.

**4.1.11** Fiona had never reported or disclosed being subjected to domestic abuse to the police, any other Authorities, her family or friends but this does not mean that she was not subject to abuse. The research found during this review<sup>8</sup> outlines the barriers that a person in Fiona's position may face and that of any person being abused.

**4.1.12** Due to the information found within this review, sexual abuse could not be discounted due to the findings at the postmortem. The prosecution case that Timothy killed Fiona in order to gain money to repay his debts could be construed as economic abuse although specific evidence of economic abuse prior to her death during the homicide investigation was not identified. Abusers use different forms of control at different times. It should be acknowledged that economic abuse can occur intermittently or alongside other forms of coercive control. Coercive and controlling behaviour can be identified through Fiona's internet searches about narcissism in a relationship. Fiona clearly thought that her husband showed traits of a narcissist and the timing of the 'about turn' in her decision to walk the dog with friends in such a short space of time between her searches on the

---

<sup>8</sup> [New Report from Women's Aid Reveals Growing Barriers to Safety for Survivors of Domestic Abuse - Women's Aid](#)

internet implies something had happened to prompt a change for Fiona. Physical abuse was shown during Fiona's death due to her strangulation and suffocation by Timothy which is an extreme act of violence.

**4.1.13** Within the last two days of her life, Fiona searched the website of Silent Rights – Empowering women to heal and rebuild after domestic abuse which the panel believes is evidence that she knew that she was being abused and was thinking of rebuilding her life away from him.

## **4.2 Lessons to be learnt**

### **4.2.1 Unconscious bias for the affluent**

Fiona and Timothy's house was in an affluent area and was worth one and a half million pounds. They owned mortgage companies and several other properties and although in debt, to the 'outside world' it appeared that they were privileged and wealthy. Timothy was articulate and not averse to telling lies in order to convince others of his narrative.

The panel considered whether this perception has any influence on Authorities when considering the full circumstances and in their decision making. Panel members agreed that professionals 'across the board,' not just the police, succumb to this and professionals should be 'thinking the unthinkable' and not taking things at face value.

Training in this area should also be focussed and understanding of the difficulties faced by an affluent person to leave an abusive relationship and the barriers they face.

### **4.2.2 The timeliness of change**

A previous DHR held in Cambridgeshire in 2021 (Rosita) identified a lack of experience, wider thinking and rank when the Police attend sudden deaths and a recommendation was made for the collaborated Police Constabularies of Bedfordshire, Cambridgeshire and Hertfordshire to revise their Homicide, sudden and unexplained death procedure (BCH09/009) policy to include the fact that an officer of the rank of Detective Inspector should attend the scene of any death whereby there may be suspicious circumstances or conflicting information received.

Although there were concerns raised at the scene on Police attendance whereby the paramedics did not think that Timothy had performed CPR and expressed concerns over Timothy's account to them, the Temporary Police Sergeant at the scene made the decision that there were no suspicious circumstances and that Timothy's explanation in relation to bruising and blood found was plausible. No professional curiosity by the police was evident at that time.

A de-brief was held between the collaborated Major Crime Unit and Cambridgeshire Police which was good practice in which one of their recommendations was to consider alteration to the current Force Policy. In discussion at the panel meeting, it was outlined that the original recommendation had been discussed and had taken a long period of time to ratify due to having to go through the agreement of three Forces but is due to be signed off during April 2025.

Had this been ratified sooner, this would have provided guidance to the Sergeant at the scene and experienced oversight of the information gathered at the scene with a Detective Inspector's attendance.

### 4.3 Recommendations

#### National

- 1. South Cambs CSP to write to the DA commissioner and request they identify a relevant body to complete research for publication into domestic abuse within affluent relationships.**

This will assist with professionals' knowledge and understanding of domestic abuse within affluent relationships and would also ensure the correct support and safeguarding measures are utilised.

- 2. The Joint Protective Services (JPS) of Bedfordshire, Hertfordshire and Cambridgeshire Police Constabulary's are to implement a streamlined and expedited process for the change of policies and procedures that affect all three Forces.**

This will ensure that when a need for change is identified, it can be agreed upon and implemented at the earliest point available to ensure best practice is not delayed and opportunities missed.

- 3. Cambridgeshire Constabulary to receive further/refresher training for the workforce regarding attendance and management of unexplained deaths including the initial assessment of injuries (bruising unlikely to occur post death) to assist with recent or non-recent initial responses to sudden deaths where there is ambiguity relating to the death being suspicious or unexplained.**

This will provide training on the investigative building blocks and the basics of the principles of 'assume nothing, believe no one, check everything' to ensure all information is gathered and assessed prior to decision making. This will also assist with the understanding of what health professionals such as paramedics are informing them at the scene. It is not for them to assess medically as a standalone.

- 4. GP Surgery to communicate to all employed practitioners to make asking and recording of whether a patient feels safe at home or similar safeguarding questions to be part of everyday practice.**

This will provide the opportunity for disclosure for the patient and sufficient recording of the conversation to be able to risk assess and refer back to at a later date if further disclosures are made.

- 5. DASV to review funding streams to scope the feasibility of funding a triage worker for Cambridge Women's Aid to enable them to speak to women who contact them and refer on to alternative similar support services such as DASS.**

This may enable CWA to respond to those who contact them but they do not have capacity for and assist with a referral to another agency for support as they may not feel able to do this on their own.

- 6. Domestic Abuse and Sexual Violence partners (DASV) to utilise this review as a case study for learning across organisations within Cambridgeshire in the unique areas highlighted in this review surrounding affluence, narcissism within domestic abuse and unconscious bias.**

This will ensure that organisations and agencies within Cambridgeshire have an understanding of the barriers and unique issues that affluent people may face when being abused. Also, that they ensure that they do not just assess what they can see in front of them but hold deeper considerations to holistically assess people and circumstances.

## Appendices

### Appendix A

#### Terms of Reference

- The date parameters under consideration are from 2021 up to the death of Fiona.
- This is to be reviewed as a Homicide based on the investigation by appropriate Authorities and the findings of the Crown Court.
- Ensure the review seeks to involve the family in the process and takes account of who the family may wish to have involved as lead members. Identify any other people the family think may assist or be relevant in the review process.
- Establish whether agencies have appropriate policies and procedures to identify and respond to domestic abuse. Recommend any changes following the review process.
- Establish whether unconscious bias could be present with professionals decision making and considerations when dealing with persons perceived to be affluent/privileged.
- Establish any barriers that could be faced by a victim suffering from domestic abuse who are affluent and living a wealthy lifestyle.
- Identify any controlling and coercive behaviour by the perpetrator towards victim, family and friends and the effect this may have on them.
- Do communications and publications within Cambridgeshire provide sufficient accessibility to information for the public in relation to domestic abuse.
- Explore safeguarding measures that could assist with preventing economic abuse and whether they would have been accessible to Fiona.
- What processes are in place with life insurance companies for consideration to safeguarding and correspondence with the named subject.
- Were procedures sensitive to the protected characteristics relevant in this case?
- Identify and highlight good practice for wider sharing