### Person At Risk of Violence (PARV) Order



### What is a PARV order?

A Person at Risk of Violence (PARV) order is a safeguard that can be put in place to protect people who could be at risk of harm should their addresses be published in a public domain upon entering a form of insolvency. Forms of insolvency include bankruptcy, a Debt Relief Order (DRO), or an Individual Voluntary Arrangement (IVA).

#### How do I apply for a PARV order?

To apply for a PARV order, submit your application along with your bankruptcy/DRO application, or IVA proposal. This will **prevent your address from being published** upon acceptance. If you don't submit it and get it approved beforehand, your address may be displayed until the PARV order is approved.

The fee for a PARV order is £308. If you're receiving certain benefits, have a low income, or no savings, you may be eligible for help with the fee.

# What information is made public in insolvency?

When you enter insolvency to manage your debts, your name and address will be made public. All insolvency solutions list your details on the public **Insolvency Register**, and if you declare bankruptcy, your details will also appear in the **London Gazette**.

If you're at risk of harm, a PARV order can limit the information made public. Your name will still **be published, but your address will not appear** in the Insolvency Register or the London Gazette.

# Who will be informed about my insolvency?

The following organisations will be notified:

- Your creditors (those you owe money to).
- Your landlord, if you're behind on rent.
- Your energy, water, and phone providers, if you're behind on payments.
- Your local authority, if you have overdue payments.

• Your bank or building society if you're in a DRO or bankruptcy, or if they are one of your creditors in an IVA.

# How can I stop my details from being made public?

• <u>Download and complete a PARV order</u> <u>application form</u>, including supporting evidence and a written statement explaining the risks if your address is made public.

• Take the completed form to the nearest court that handles these applications. The court will inform you if a fee is required.

- The court will schedule a hearing where you'll present your application to a judge, either in person or online.
- A decision is usually made on the same day.

If you're experiencing domestic abuse and struggling with debt, we're here to help you. Through our ongoing partnership with <u>Refuge</u>, we've created safe pathways for you to get the help you need.

You can also contact the National Domestic Abuse Helpline on **0808 2000 247**. It's free, available 24/7, and completely confidential.