



# EMPLOYMENT TRIBUNALS

**Claimant:** Miss N Adams

**Respondent:** Carpenters Insurance Services Limited

**Heard at:** Liverpool

**On:** 24 25 26 & 27 March  
2026

**Before:** Employment Judge Benson

## REPRESENTATION:

**Claimant:** In Person

**Respondent:** Mr S Lewinski (Counsel)

## JUDGMENT

1. The complaint of direct age discrimination is not well-founded and is dismissed.
2. The complaint that the respondent has failed to provide the claimant with a statement of changes pursuant to section 11 Employment Rights Act 1996 is not well founded and is dismissed. The claimant has not shown that she had a contractual agreement to commence a training contract with the respondent in October 2023.

Approved by:

**Employment Judge Benson**

**27 March 2026**

Judgment sent to the parties on:

20 May 2026

For the Tribunal

Notes

Reasons for the judgment having been given orally at the hearing, written reasons will not be provided unless a request was made by either party at the hearing or a written request is presented by either party within 14 days of the sending of this written record of the decision. If written reasons are provided they will be placed online.

All judgments (apart from judgments under Rule 51) and any written reasons for the judgments are published, in full, online at <https://www.gov.uk/employment-tribunal-decisions> shortly after a copy has been sent to the claimants and respondents.

If a Tribunal hearing has been recorded, you may request a transcript of the recording. Unless there are exceptional circumstances, you will have to pay for it. If a transcript is produced it will not include any oral judgment or reasons given at the hearing. The transcript will not be checked, approved or verified by a judge. There is more information in the joint Presidential Practice Direction on the Recording and Transcription of Hearings and accompanying Guidance, which can be found at [www.judiciary.uk/guidance-and-resources/employment-rules-and-legislation-practice-directions/](http://www.judiciary.uk/guidance-and-resources/employment-rules-and-legislation-practice-directions/)