REGULATION 29 RESPONSE TO A REPORT ON ACTION TO PREVENT FUTURE DEATHS

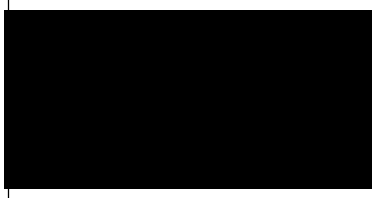
Please do not include any living person names in this document, in accordance with the Chief Coroner's publication policy PDF.

THIS RESPONSE IS BEING SENT TO:

The Coroner, Emma WHITTING for the Coroner Area Bedfordshire and Luton Coroner Service in response to a '**REPORT TO PREVENT FUTURE DEATH REGULATION 28**' following an investigation into the death of **Stephen John GOFF**, and an inquest that concluded on **14 July 2026**.

1.	**RESPONDENT** In line with our duty under Regulation 29 of the Coroners (Investigations) Regulations 2013, [redacted] provides this response within 56 days of the date of the Report to Prevent Future Deaths or any extension granted.
2.	**DATE OF RESPONSE** October 05, 2026
3.	**CONFIRMATION OF CORONER'S MATTERS OF CONCERN** The **MATTERS OF CONCERN** were identified in the report are as follows: 1. Whilst the Deceased had successfully excluded himself from gambling with all licensed operators in Great Britain via GAMSTOP, this had not excluded him from gambling on-line with the National Lottery Draw because, at the time and currently, consumers, even when participating in the National Lottery Draw on-line, are not protected by the GAMSTOP scheme but only through the conditions imposed by the Fourth National Lottery Licence which requires a consumer to complete a separate self-exclusion process; 2. Despite self-excluding from all on-line licensed gambling operators in 2018 and again in 2024, the Deceased continued to gamble on-line with the National Lottery Draw and, indeed, his last bank payment from his almost depleted bank account prior to his death was to the National Lottery Draw; 3. By not including on-line gambling with the National Lottery Draw in the GAMSTOP scheme, there is a risk that those having self-excluded via GAMSTOP will still gamble on-line with the National Lottery Draw.

4.	**DETAILS OF ACTION TAKEN** I am the Chief Executive Officer of the National Online Self Exclusion Scheme Limited (Trading as Gamstop Online), and I write in response to the Regulation 28 Report to Prevent Future Deaths ("the Report") dated 10 August 2026. On behalf of Gamstop Online, I would first like to express our deepest sympathies and sincere condolences to the family and friends of Mr Goff. We are very sorry for their loss. We recognise the concerns raised by the Coroner in the Prevention of Future Deaths Report. We have considered them carefully and take them very seriously. In considering those matters and to help explain our response, we think it is important to clarify the role of Gamstop Online. Gamstop Online is a not-for-profit service that helps individuals who live in the United Kingdom to exclude themselves from all licensed gambling websites and apps in Great Britain. This free service helps people block themselves from registering for, or using, online accounts with gambling companies licensed in Great Britain. Under its Licence Conditions and Codes of Practice (LCCP), the Gambling Commission requires every online gambling operator, offering online and other remote gambling services it licenses in Great Britain to take part in Gamstop Online. As the Coroner has noted, that requirement does not apply to the National Lottery which is governed and regulated separately. Gamstop Online does not currently apply to National Lottery online draw-based games, however National Lottery online instant win games are covered by Gamstop Online. Gamstop Online provides its services in response to one of the following: • statutory requirements under gambling legislation, • licensing requirements under the Gambling Commission's LCCP, or • voluntary requests from individual gambling companies or groups of companies. The concerns raised by the coroner relate primarily to the regulatory framework governing online gambling in Great Britain. Our role is to provide safer gambling services and to facilitate and support the implementation of requirements, standards and processes set by the Gambling Commission and to operate, within the remit assigned to us. Whilst we do not have authority to amend regulatory requirements independently, we recognise the important role we play in supporting the effective operation of the wider regulatory framework. That includes sharing our knowledge, encouraging wider participation in safer gambling services and helping to improve them. We consistently promote and support safer gambling initiatives, and we contribute actively to policy discussions about the nature and benefits of these services. Where the concerns raised suggest potential changes to regulatory requirements, policy, or wider industry arrangements, those matters would require consideration by the appropriate regulatory and policy-making bodies. We remain committed to contributing constructively to those discussions and supporting the implementation of any changes that are ultimately adopted.

	As part of that commitment, we are already engaging constructively with the Gambling Commission and the National Lottery licensee, Allwyn Entertainment Limited, in relation to the issues identified by the Coroner and will continue to do so as this work progresses. Any decisions regarding amendments to the regulatory framework, industry requirements or associated guidance rest with the Gambling Commission. However, should amendments to regulatory requirements, industry arrangements or associated guidance be identified as necessary, we remain committed to working collaboratively with the Gambling Commission and other stakeholders to support their effective implementation within our area of responsibility. We hope this response helps explain Gamstop Online's position and our continuing commitment to reducing gambling-related harm.
5.	**DETAILS OF FURTHER ACTION PROPOSED** We are already engaging constructively with the Gambling Commission and the National Lottery licensee, Allwyn Entertainment Limited, in relation to the issues identified by the Coroner and will continue to do so as this work progresses. We will continue this engagement and our ongoing collaboration with the Gambling Commission and the National Lottery licensee, Allwyn Entertainment Limited. Whilst decisions relating to changes to the regulatory framework or wider policy remain a matter for the Gambling Commission, we will continue to support the development and implementation of any changes that are considered appropriate and to help further the shared objective of reducing gambling-related harm.
6.	**SIGNATURE**  Chief Executive Officer The National Online Self Exclusion Scheme Limited