

# Lasting Power of Attorney

As important as making a Will



If you have an accident or illness, you may think that your spouse or relatives will automatically be able to make decisions for you, but this is not the case.

A Lasting Power of Attorney enables you to appoint people you trust to be your voice and have the practical powers they need to be able to help and make decisions for you in the event you become unable to do so.

We will give you peace of mind that you and your family are protected.

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# Lasting Power of Attorney

## What is a Lasting Power of Attorney?

A Lasting Power of Attorney is a legal document that enables you to appoint people you trust to make decisions for you if you are unable to do so yourself.

## What types of decisions does this cover?

There are two types of Lasting Power of Attorney and it is recommended you have both.

### Property and Financial Affairs

This covers paying the bills, mortgage, access to bank accounts, paying for care or treatment, buying, selling, maintaining your property, pensions, investments, benefits and allow your attorneys to communicate with professionals such as financial advisers, banks and accountants.

If you run a business, a Lasting Power of Attorney can be critical to enable it to continue. A specific Lasting Power of Attorney can be set up if you want different attorneys to manage your personal finances and business.

### Health and Welfare

This covers day-to-day care, where you live, medical treatment, alternative therapies, expressing your personal wishes and beliefs and end of life decisions.

A Lasting Power of Attorney for health and welfare enables your attorneys to speak to medical, health and social care professionals on your behalf so that your wishes are known. This can determine the care and treatment you receive.



## What happens if I don't make a Lasting Power of Attorney?

If you don't have a Lasting Power of Attorney in place, your family will need to obtain permission to act for you from the Court of Protection. This can be a very stressful and expensive process that can take several months and cost thousands of pounds in legal and medical fees. In the meantime, your family will be stuck and unable to assist you.

Many people mistakenly believe that if they are married and/or have joint accounts that they don't need Lasting Power of Attorney.

Bank accounts can be frozen and being married does not give you power to decide for your spouse/civil partner if he/she is incapacitated.

## What are the benefits of making a Lasting Power of Attorney?

- Peace of mind for you and your family
- Practical powers to be able to assist you at a time you need it most
- Avoiding the stress and expense of applying to the Court of Protection