

Starting Out Together



Cohabiting

If you cohabit then you have no relationship in the eyes of the law. Without a Will in place you would pass away "intestate" and the law would draw up a family tree to decide who would inherit, it will be family members not your partner.



Married/ Civil/Cohabitants

The next danger is losing your mental capacity. Yes, even young people suffer accidents every day which sadly leaves them without the capacity to make decisions for themselves. Sporting injuries, traffic accidents and even DIY incidents affect far more people than you might think. To protect you, bank accounts could be and are frozen, property can't be sold.



Worse still, health care decisions and lifestyle decisions could and often are, made by Social Services or Doctors rather than your loved ones and family.

Only by making Power of Attorney documents can you give them a voice.



Children

Only by making a Will can you legally appoint Guardians.

Remember there are always two families who would want to protect the children, and they might have very differing ideas about what to do. They will be broken hearted and emotional themselves.

Take away any doubt, Do not leave a fight behind unnecessarily.

Without a Will, Social Services will also become involved in deciding what is best for the children.



Money

How would bills be paid, particularly a mortgage or rent, if you were gone?

How would guardians support your children? Your money and property will be stuck in Probate for 9 months. How do you ensure you have an income if you become incapacitated?

We insure lots of things, cars, houses, and of course mobile phones! Yet many overlook the important ones.

It is a vital consideration to protect your loved ones with some form of insurance cover.