



### **What to do before you Hit the Ski Slopes**

It's that time of year when hoards of skiers are flying off to the mountains in Europe and beyond to enjoy their annual thrilling adventure on the snowy slopes. It's a great way to get rid of some Christmas excess pounds, breathe lots of fresh air, exercise your body to its maximum and then relax in the very welcome après ski activities.

You've probably taken lots of precautions, got your travel insurance, warm clothes, skiing kit and anything else you'll need to take with you that you can't hire at the skiing resort.

However, the one thing you probably haven't thought of is making a Lasting Power of Attorney before you set off. The words "Lasting Powers of Attorney" make most people conjure up images of elderly people on the verge of Dementia, Alzheimer's or any other terrible disabling condition that will leave them unable to take care of themselves and handle their own affairs and finances.

You are probably much younger and fitter, why on earth do you need to have Lasting Power of Attorney in place? Of course, we wish you a very safe trip and a great holiday, but as with any place in life, accidents do happen when they are least expected.

It was only two years ago that the great Formula One champion Michael Schumacher suffered an horrific head injury which has left him in an induced coma ever since. At the age of 45 and with no signs of dementia he would not have been the stereotypical person to put in place a Lasting Power of Attorney, yet his family needed to have access to his funds for his care. As an F1 driver in a dangerous sport it is possible that he had this covered.

Greer Woolley, a Wills Trust and Probate specialist at Pictons says "We stress that it is not just those who are at risk of dementia who need LPA's. We are seeing far more clients who lead active lifestyles and particularly those who participate regularly in contact sports. The sad case of the seven time world champion, Michael Schumacher serves as an important reminder that head injuries can happen to anyone.

"We have recently acted for a client after her 51-year-old husband also suffered from a traumatic head injury while they were on a skiing holiday. He was in a coma for several months as a result of his accident and he did not have a LPA in place.

"He had been the sole trader in a business which dealt with a large portfolio of rental properties. As he did not have an LPA in place it was not possible for his wife to act on his behalf in relation to the business' financial affairs and the bank refused to engage with her.

"Not only was the poor woman devastated by her husband's tragic accident, this situation also caused great difficulties with the clients and contacts of the business as her hands were effectively tied. As a result, we assisted her in applying to the

Court to appoint a Deputy in order for his financial affairs to be managed. This took several months and was an expensive exercise. The Court did grant the application but this was after months of financial turmoil and uncertainty suffered by our client.

“Putting Lasting Powers of Attorneys in place provides certainty that the person who you want to make decisions on your behalf is the person making those decisions. It also provides you with the peace of mind that your affairs will be managed.

The time and expense of putting a Lasting Power of Attorney in place are a fraction of those that will be incurred in the event that the awful and unexpected happens.”

**If you need a Lasting Power of Attorney then please contact Greer or a member of her team on 01582 870870 to get through to our Luton, Milton Keynes or Tring offices. Alternatively email [info@pictons.co.uk](mailto:info@pictons.co.uk)**