



Kate Garraway & the Legal Protections We Should All Have in Place

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Kate Garraway's heartbreaking story of her husband Derek's year-long battle with Covid has been made even more complicated by the lack of legal protection she and Derek had in place. Kate was unable to access funds to manage her husband's care or refinance her mortgage. She didn't even have the legal right to see his medical notes, owing to data protection.

Research by [SFE](#) shows that 65% of us think our next-of-kin will make medical and care decisions for us if we are no longer able to. In reality, this isn't the case unless a Health & Welfare Lasting Power of Attorney is in place. Whilst there's been a rise in the number of enquiries made about Lasting Power of Attorneys (LPAs) during the pandemic, only 22% of people in the UK actually have one.

At Lester Aldridge, we encourage all of our clients to prepare for the worst, whilst hoping for the best. Putting in place Lasting Powers of Attorneys is a relatively simple step that you can take to ensure that if anything were to happen to you, the people that you trust can make decisions on your behalf. You can have peace of mind that there would be someone who can access your bank account to pay the bills, refinance your mortgage, speak to the utility companies. It will enable your attorneys to access your medical records, be kept informed about your medical care and treatment and allow your attorneys to make important decisions for you.

You can make your own Lasting Powers of Attorney and there is information available on the [gov.uk website](#). However, it is generally advisable to have professional advice to ensure that they are prepared correctly and are suitable for your circumstances. Often with home-made Lasting Powers of Attorney, problems don't come to light until it is too late to do anything about it. To avoid this difficult kind of legal situation it's important to use a specialist lawyer who is experienced in this area of the law and is trained to support people making these crucial, complex and difficult decisions. According to Which?, 22,000 LPAs are rejected every year so it's essential that you get your legal documents right. Many people will put off making Lasting Powers of Attorney, commenting that they will do it when they need to. However, by the time you have reached the point of needing a Power of Attorney, it is often too late.

If you have any questions regarding the above article, please contact our specialist [Lasting Power of Attorney solicitors](#) by calling 01202 702612 or by emailing online.enquiries@la-law.com