

Real Life Case Study 2

A Tragic Tale...

Jane aged 25 and her daughter Gabrielle aged 3 lived together in a modest 2 bedroom terraced house in Derby. The house was owned outright by Jane. Jane's boyfriend Peter and father to Gabrielle also lived with Jane and Gabrielle.

Life was really good with plans of marriage, new jobs for both on the horizon and a new bigger home were all exciting plans for the family... until one day in May 2012 everything changed and life would never be the same again.

Peter and Gabrielle were watching TV downstairs whilst Jane was upstairs making the beds when there was a massive thud from upstairs. Peter rushed up to see what had happened and found Jane slumped on the floor lifeless. Jane had suffered a massive brain haemorrhage and had died instantly aged 25.

Without a Will in place things became very complicated and stressful for both families. As we speak at the beginning of 2013 probate has still not been sorted.

The court is still deciding who will look after Gabrielle, although in this case I hope there should be no issues as Peter has no criminal/drug records (if he had a record that could have been interesting).

The house is now owned by Gabrielle, as next of kin, but will be held in a statutory trust until aged 18, but Peter will have to wait to see if he is allowed to look after his daughter Gabrielle.

Bank accounts, a personal pension pot of money and a small ISA are all frozen until probate is settled.

All this could have been avoided so simply by Jane and Peter making a Will each, protecting each other and protecting Gabrielle's future at the same time.

Don't leave it to chance... No one knows what's around the corner.

For more information, contact Paul Lemon from AtoZ Trust & Wills on 07517 480188.