

# Guiding you through life's challenges

IN the Viberts' private client team, we are often asked what we do.

The official line is that we are Jersey's largest provider of wills, probate and private client services. But what does that really mean?

It means that we deal with all manner of issues that concern end-of-life planning (wills), the execution of those plans (probate and estate administration) and assisting with the preparation for the unexpected (lasting powers of attorney), including the loss of capacity.

We pride ourselves on being leaders in this field of law and we regularly make precedent applications. We are justly proud of our reputation not only for the professionalism of our service but also for our personal and friendly interaction with clients.

We have a wealth of experience in helping families cope with the ramifications of a family member's lost or impaired capacity, bringing our skills and empathy to address those issues promptly and strategically. We will provide pragmatic advice and technical expertise which together create practical resolutions to the issues our clients face. We are experts at making applications to the court and have been involved in many of the significant cases before the court in this area.

At the core of our private client practice is our ability to assist clients and their families to put in place the most effective strategies to deal with whatever issues their families are dealing with.

Our key areas of work are:

## Delegations

When a person loses capacity and doesn't have in place a lasting power of attorney, the court will appoint a delegate to act on behalf of the person to manage their property and financial affairs. Sometimes this will be a family member, but where there is no family, or no appropriate family member, the court will appoint a professional.

Advocate Zoe Blomfield is, and has been, the delegate for many people in Jersey. Some are young, having been injured in accidents and some are in the later years of their lives when they are suffering from the deterioration of either physical or mental health.

The issues we deal with vary widely and can range from the basic administration of financial

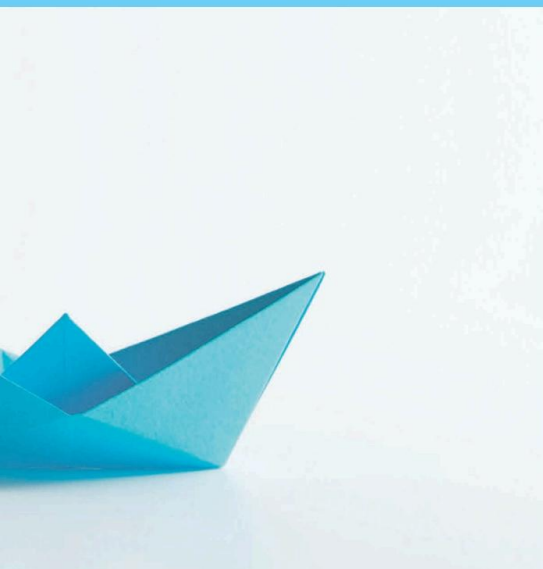


## Viberts private client team

**Top row** (from left to right): Claudia Barker, trainee English solicitor; Kelly O'Connor, financial assistant; Ashley Bidmead, associate; Jordan Ramsay, legal assistant; Advocate Zoe Blomfield, managing partner; Advocate Karla Summers-Shaw, senior associate; Advocate Charles Thacker, senior partner.

**Seated** (from left to right): Antonia Liot, paralegal; Helene Lane, administration manager; Tanya Kuppe, administrator; Catherine Gorin, legal assistant; Ruth Perchard, English solicitor; Kiera Jones, associate and English solicitor.





affairs, including the payment of care fees (and the consequential dealing with long-term care) to the arranging of holidays, the purchase of properties and the bringing and the settling of personal injury claims. Simply put, almost any decision that a person may make during their lifetime can become a matter that a delegate may need to deal with on their behalf.

## Lasting powers of attorney and administration of LPAs – life managers

LPAs are powers of attorney that survive the loss of the donor's capacity. "I'm not old enough for one

of those", "I've already got a will", "I haven't lost my marbles yet" and "I don't want to lose control of my affairs" are often the phrases we hear about LPAs.

At Viberts, we are making it our mission to change these misconceptions. We are all too aware that life can change in an instant and by having LPAs in place, should the unexpected happen (ie an accident that renders you unable to deal with your financial matters), your appointed attorney can step in to deal with your financial affairs until you regain the ability to do so. This avoids the court appointing a delegate. In making an LPA, you are taking control of how decisions could be made on your behalf.

The work we do ranges from the sale and rental of properties (including in foreign countries), investments and dealing with care arrangements to paying bills or even delivering shopping. There literally is no job too big or too small. The best way to describe us is as "life managers".

## Will writing

Estate planning is essential for any individual and we assist people in preparing their wills for the inevitable in a sensitive and informative way. We help in a variety of situations, including visiting seriously ill people in hospital, writing speedy wills for people going travelling or on holiday and for those living in blended families where estate planning can become challenging and contentious.

Without a will, money, possessions, pets and property would devolve in accordance with the Jersey intestacy laws. These intestacy laws are very different from those in the UK and are not always what people expect, whereas in a will, wishes can be set out as simply or in as detailed a way as required. We approach each situation with care and compassion, as every individual has different wishes.

We provide tailor-made estate planning where we find the appropriate solutions and go above and

beyond to assist our clients in achieving their wishes, however large or small their estate or whether we are dealing with dogs or diamonds.

## Estate administration (acting as executor)

Dealing with the death of a loved one is an upsetting time and administering their estate can add further stress. We help to ease this burden by assisting with obtaining probate and administering estates (executing the wishes of the deceased).

Acting as an executor/administrator is a huge responsibility and exposes the executor to personal legal risks if they do not act in accordance with the law. At Viberts we regularly deal with local, foreign and fast-track estates.

As probate lawyers, we are equipped to deal with the good, the bad and the ugly and we are here to help when things go wrong. We assist with will contests, legitimate claims and renunciations of inheritance. The death of a loved one can create tension among families and it is not unusual for disputes to occur. Viberts helps to reduce these tensions by acting as an independent third party and handling the estate in a sensitive and compassionate manner.

## Conclusion

Hopefully, you now have a better understanding of the services the Viberts' private client team can offer. It is often work that involves high emotions, great sadness, confusion and misunderstandings and we aim to provide comfort and practical solutions and assistance in all that we do.

We are a strong team, many of whom have worked together for many, many years. We are privileged to do what we do and we all enjoy it immensely.



Your future.  
Our expertise.

### Supportive, effective legal advice.

If you need help creating a will, obtaining probate or setting up a lasting power of attorney our Private Client team are renowned for providing a sensitive and effective service.

Viberts, with you every step of the way.

**VIBERTS**

Private Client

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