

Legal Service Newsletter - December 2017

The Legal Service is provided by Stewarts' pro bono team as part of the Firm's commitment to help people with serious injury.

The service offers free advice to patients when they need it most.

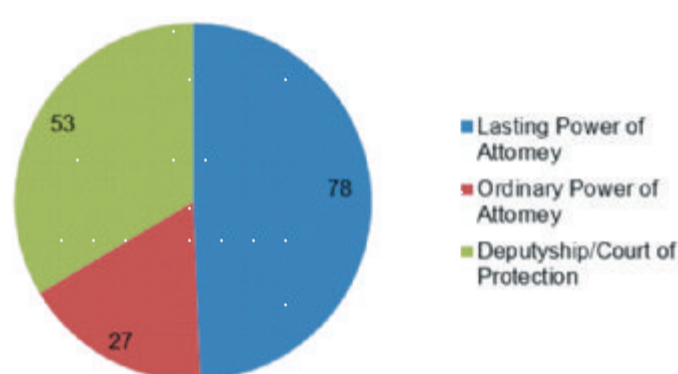
To make a referral to the Legal Service, please contact Kara Smith by phone on 020 7822 8000 or by email at ksmith@stewartslaw.com.

As 2017 draws to a close, the Legal Service takes a look back at our highlights of the year.

Powers of Attorney/Deputyship

A frequent concern for patients in hospital is how they can continue to manage their finances. One patient we assisted this year was **Patient A**, who sustained a severe brain injury following a stroke that affected his speech and ability to communicate. The patient needed help with managing his financial affairs, however, there were concerns that he did not have the requisite mental capacity to enter into a power of attorney. Stewarts obtained a mental capacity assessment from his treating consultant, which confirmed that he had the requisite capacity and prepared and executed a lasting power of attorney.

The below chart highlights the number of patients we have assisted with these types of applications on a free of charge basis during the last 12 months.



Debts

A number of patients experience a great deal of financial difficulty whilst in hospital. As part of the service, we are able to assist in liaising with creditors to put accounts on hold and, in some circumstances, obtain debt write offs.

Over the past year, Stewarts Legal Service has ensured that **£186,000** of patient debt has been written off.

Stewarts assisted **Patient B**, who sustained a traumatic brain injury. As the patient lacks mental capacity, we successfully applied to have his wife appointed as his deputy. The couple had a number of financial concerns as a result of the patient's injury, including the inability to pay debts amounting to approximately £100,000. Stewarts liaised with the creditors, who agreed to write off £25,000 worth of debt. The remaining accounts have been successfully placed on hold so that no further charges or interest will accrue. We continue to assist Patient B and his family by liaising with creditors. This has been a great relief during a difficult time.

Insurance

After sustaining a severe and often life-changing injury, patients can be concerned about how to fund any future care they require. The Legal Service has assisted a number of patients who were unaware that they had an insurance policy or whose insurance providers were reluctant to make a pay-out.

Over the past year, the Stewarts Legal Service has been successful in recovering **£1.6m** from critical illness insurance policies.

One patient the service assisted was **Patient C**, who sustained a spinal cord injury whilst he was on holiday. The patient identified a personal accident policy with his former employer and asked for our help. The Legal Service reviewed the policy documents and identified potential claims for critical illness, hospitalisation and rehabilitation benefit. We gathered the medical evidence and submitted the claim form on his behalf. We continued to liaise with the insurance company until an award of £682,000 was made.

Testimonial:

One client we recently assisted expressed their gratitude towards the legal service:

"Following a major and life-changing accident at work our whole family, in particular my son, were not sure how we were going to get through a really challenging time. There were so many things to think about and whilst we wanted to be able to focus on our son's recovery, we knew he would have to make plenty of hard decisions along the way.

"When we met with a representative from Stewarts in the hospital soon after our son's accident, we immediately felt at ease and supported. Over the course of the last six months the service we have received has been fantastic. Whilst professional, there has always been a strong sense of genuine care. We have been guided gently through various practical issues, and we have always received very prompt responses and help whenever we have needed it.

"The service provided by Stewarts has made such a difference to our family. They have assisted us with setting up a power of attorney, making applications for various benefits, advising us on housing options and taken over communication with our son's employer.

"In short, we have had fantastic support and service, and we will always be grateful. We would definitely recommend the service offered by Stewarts!"



Inaugural Pan London Trauma Nursing Conference – sponsored by Stewarts



Stewarts paralegals assist at the Homerton Hospital Christmas Party