

HURRELL SOLICITORS

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Our aim is to make the law less intimidating for all of our clients by providing professional, cost-effective advice they can rely on.

Andrew Hurrell



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Hurrell Solicitors

At Hurrell Solicitors we have provided professional, cost-effective legal advice to clients and their families for over 20 years. During that time we have advised on a diverse range of legal matters, from wills, trusts and probate to conveyancing, notary services and Lasting Powers of Attorney.

We are specialists in elderly client advice but also provide legal guidance to individuals and families in any number of different situations, whether they are moving home, planning for the future or completing overseas transactions.

Our roots have always been in the Southend and Thorpe Bay area. We take pride in developing strong relationships with our local clients, providing them with a reliable, approachable service.

We have developed commuter and home visit services to make it as easy as possible for local clients to speak to us at a time and in a way that's most convenient for them. Clients are welcome to join us for a cup of coffee and a chat from 7:30am, or alternatively, we can arrange to visit them after 5pm at their home, care home or hospital.

If, after having read this brochure, you wish to discuss a particular legal issue in more detail, we offer a 30-minute free consultation to new clients and would be delighted to talk through the matter in more detail.

Notary services

Notaries are qualified lawyers appointed by the Court of Faculties of the Archbishop of Canterbury to draft, review and authenticate legal documents, signatures and transactions for use outside of the United Kingdom. As the only registered Solicitor and Notary practising in the Southend area, Andrew Hurrell helps local individuals and companies with a range of specialist legal matters, alleviating the need to resort to a less personal and more expensive City firm.

When do you need a Notary?

Authenticating documents for use overseas is just one of the services Andrew can offer to clients.

Most clients already know that they require the services of a Notary, but some still need guidance. Andrew is authorised to offer the following services to his clients:

- \rightarrow Witness Powers of Attorney for use abroad
- \rightarrow Oversee international property transactions
- → Provide necessary documentation for an overseas property transaction
- → Sign personal documents required for immigration or emigration
- → Sign documents required for working or marrying abroad
- \rightarrow Approve company and business transactions
- → Note and draw protests in maritime matters
- → Protest bills of exchange
- \rightarrow Repayments of bonds of debenture
- → Completion of documents required to register a company overseas
- → Administration of oaths
- → Authenticate almost any other transaction or document

Andrew strives to offer as flexible a service as possible. He is more than happy to visit clients at work or at home, as well as welcoming clients to the office during and outside of standard practising hours.

Conveyancing

If you're looking to achieve a smooth move, hiring an experienced conveyancer can be key. Residential property transactions are not as straightforward as many people think and they require a number of important checks that call on the knowledge of an experienced conveyancer. Our conveyancing service will check on the terms and details that affect the property you are buying or selling and will look into any issues that may arise in future, such as rights of way, liabilities and restrictions, protecting you against these potential future pitfalls.



Costs and disbursements

At Hurrell Solicitors we operate a fixed fee structure for a number of our legal advice services. Conveyancing is one of our fixed fee services. Please see our costs information page on our website for further information.

Disbursements are additional third party expenses, such as search fees, Stamp Duty, Land Registry charges and Stamp Duty Land Tax that will be added on top of our service fee. We pass these costs straight on to our clients exactly as we receive them – we do not add a percentage or alter these costs in any way. The only time we may need to charge extra is if we encounter any problems or unforeseen circumstances that were not initially clear at the outset.

If we do have to spend extra time on a certain issue or problem at any stage during your transaction, we will always make you aware of any extra associated costs as soon as possible.

Our property advice complements the services we offer in many other areas, from wills, trusts and inheritance tax planning through to probate and equity release. We will always provide the most cost-effective advice for your circumstances, but if we think you would benefit from another of our related services, we will always suggest this to you.

Lasting Powers of Attorney

A Lasting Power of Attorney is a legal document that allows a 'donor' to appoint attorneys (an individual or group of people) to make important decisions on their behalf. Signing responsibilities over to an individual or group of attorneys can make life a lot easier for a donor. They can rest assured knowing that a trusted friend or relative is there to make important decisions should they ever lose the capacity to make them on their own.

If you wish to plan for the future, we can provide all of the support, advice and representation you need to protect your interests or those of your loved one.



Types of Lasting Power of Attorney

The majority of clients apply for a Lasting Power of Attorney in order to pass over responsibility for property and personal welfare from a donor to an attorney.

This allows the attorney to make important financial and healthcare decisions on behalf of their donor at times when they need assistance. These can be as trivial as paying a gas bill or changing an energy supplier, or as important as documenting the donor's preferred treatment pathway.

- → A **Power of Attorney for property and affairs** grants the attorney authority to look after their donor's property and finances, even while the donor still has mental capacity. This can include purchasing and selling property or land, opening or closing personal accounts and claiming or receiving pensions, benefits or rebate payments.
- → A **welfare Power of Attorney** grants the attorney authority to look after their donor's physical and mental healthcare. But this can only come into effect once it has been proved that their donor lacks capacity.

The decision to create a Power of Attorney is a deeply personal one. That's why our team take the time to carefully understand your needs and situation in order to grant a Power of Attorney that protects your current and future interests as best as possible.

Wills

There are plenty of reasons why we advise a client to make a will, but putting their wishes down in writing for the sake of their family is one of the most important.

If you wish to give your family members comfort, guidance and reassurance at a time when they are likely to need it most, our team can help you to create a comprehensive, legally binding document.

Not only will your will act as a conscientious gift to your loved ones, but it will also give you complete peace of mind and confidence that your final wishes will be carried out as you want them to be.

Our solicitors will discuss exactly what you can achieve with an up-to-date will, but the following list outlines some of the key benefits:

- Your property and assets will go to the people you want them to.
- \heartsuit

Your family will know exactly what you would like to happen to your valued possessions.



Only your chosen person (executor) will be authorised to deal with your solicitor and complete all of the necessary paperwork.

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Your gifts (property, money or jewellery) will only go to those people or organisations you choose to leave them to.



Your loved ones will pay the correct amount of Inheritance Tax.



Your funeral plans will be carried out exactly as you want them to be.

Trusts

A trust is a legal document that can automatically release assets and funds to your beneficiaries at pre-agreed times and dates, and protect your assets from estate taxes and probate in a way that wills can't.

At Hurrell Solicitors, our team are on-hand to help you identify the right trust for your goals. This may be one of the following:

- → Bare trusts protect assets that you wish to pass down to younger relatives. Assets can be automatically released to beneficiaries at 16 (Scotland) or 18 (England and Wales) years of age.
- → Interest in possession trusts apply when another relative (such as a husband or wife) protects assets for a set period of time before they are passed on to your beneficiaries.
- → **Discretionary trusts** allow the person creating the trust to stipulate certain rules or conditions regarding the inherited assets. They can declare whether income or capital is paid, which beneficiaries receive the assets and how often payments are made to beneficiaries.
- → Accumulation trusts allow the settlor to add accumulated income to the trust's capital but still pay out income from the trust.
- → **Mixed trusts** combine the best features of several different types of trusts to make the most of the tax savings that apply to each one.
- → Settlor-interested trusts are any of the above trusts that benefit the settlor (the person creating the trust) rather than a beneficiary. Settlors can create and pay into these trusts but still receive payments from them.
- → Non-resident trusts are set up when the chosen trustee (the person who manages the trust) is not resident in the UK.

From there, our solicitors can help you to set up and administer your trust, amend the terms of an existing trust or advise you about trustee duties from now until the trust matures.

Probate

Unnecessary delays to an executor's probate application can cause stress and aggravation during a time of mourning for friends and family.

At Hurrell Solicitors we believe in making our estate administration service as transparent as possible to ensure that you do not incur any unexpected costs or experience any unnecessary delays with your probate application. Our team are on-hand to guide you through the entire process, helping you to complete probate forms and offering timely advice to ensure your loved one's estate is passed over with the minimum of fuss and hassle.

In order to be as flexible as possible, we are happy to complete probate applications for either a fixed fee or for a percentage of the total value of your loved one's estate.





All new clients are eligible for our **free 30-minute consultation**, typically arranged to take place at our office in Thorpe Bay.

To find out more about our services, please speak to a member of our team on **01702 582030** or email **andrew@hurrellsolicitors.com**



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