

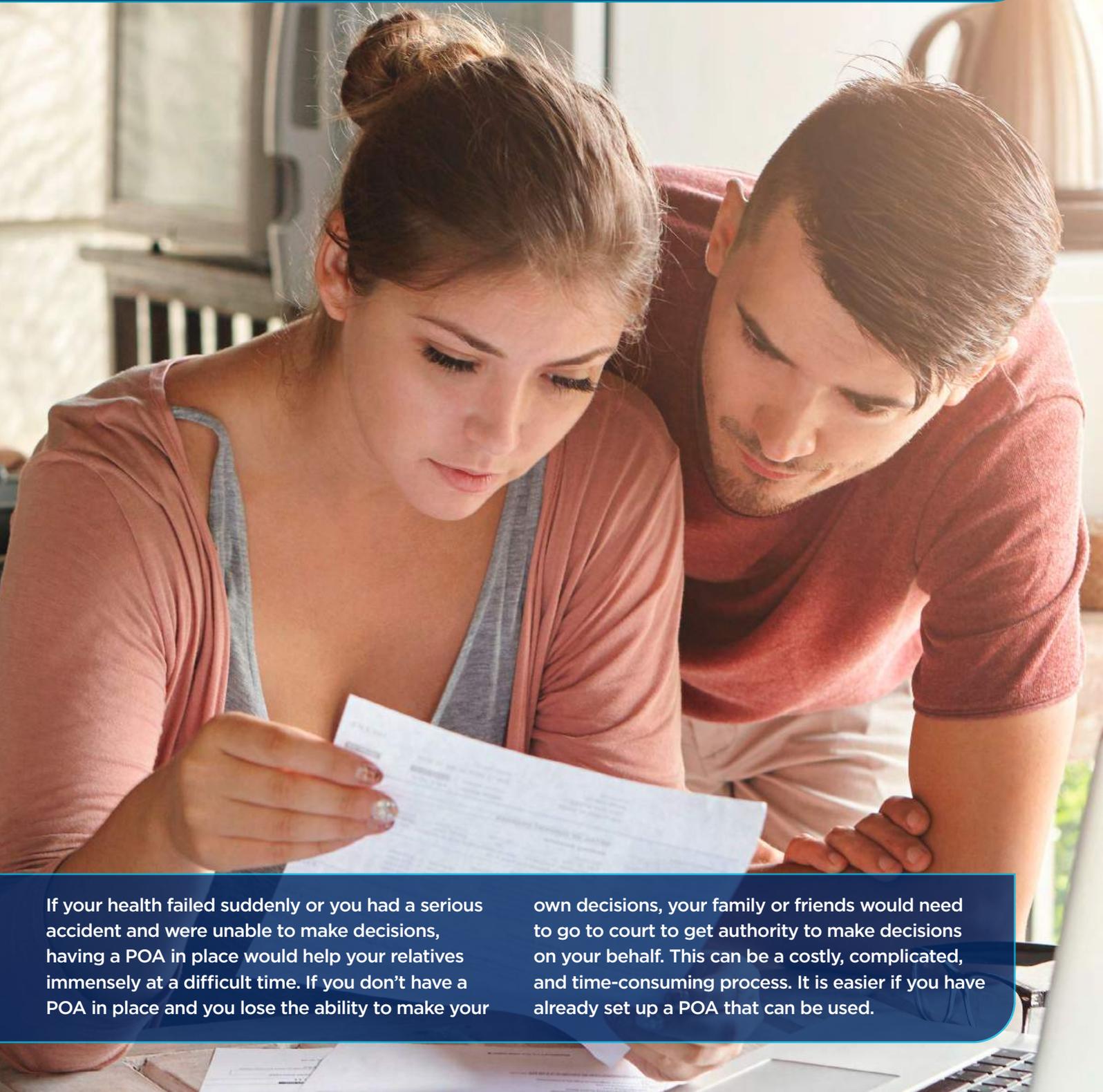
Let's Talk

**Police
Mutual**

Powers of Attorney

March 2024

Regardless of your age, you can benefit from having a power of attorney (POA).



If your health failed suddenly or you had a serious accident and were unable to make decisions, having a POA in place would help your relatives immensely at a difficult time. If you don't have a POA in place and you lose the ability to make your

own decisions, your family or friends would need to go to court to get authority to make decisions on your behalf. This can be a costly, complicated, and time-consuming process. It is easier if you have already set up a POA that can be used.

In England and Wales there are two main types of POA:

- a property and financial affairs Lasting Power of Attorney
- a health and care Lasting Power of Attorney.



A property and financial affairs LPA covers all aspects of someone's financial wellbeing.

So may include paying of bills, managing bank accounts, or even selling property. They can be set up for a set period of time or for once you're no longer able to make decisions yourself.

With a health and care LPA decisions are concerning how you will be cared for.

This could include anything from where you live, how you are cared for, and the type of treatment given. A health and care LPA only takes effect once you're no longer able to make decisions yourself.

You must have mental capacity at the time you set up the LPA and, to make sure no-one has forced you into signing an LPA, when you complete the forms, you will appoint a person to be a certificate provider. This is someone who confirms you know what you're signing and understand the powers it will give your attorneys.

In Scotland there are three main types of POA. These are:

Continuing POA - which allows your attorneys to make decisions for you about your money and/or property.

Welfare POA - which covers your health or personal welfare.

Combined POA - which enables your attorneys to make both financial and welfare decisions for you.

Where to find out more - England and Wales

You can find out more about LPAs at:

[GOV.UK Power of Attorney](https://www.gov.uk/power-of-attorney)

Where to find out more - Scotland

You can find out more about POAs at:

[Office of the Public Guardian Scotland mygov.scot](https://www.mygov.scot)



Police Mutual

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