



March 2011

Welcome

Welcome to the first
Diamond Client Focus.

This newsletter is
especially for members
of our Diamond Client
Service, a free service
offered to both existing
clients and new clients of
the firm.

In this edition we
introduce you to
the services and the
benefits you will get
as a member. Over the
page we highlight the
issues concerning travel
insurance for older people.

I do hope you find this
newsletter interesting. Please
feel free to contact me or my
colleagues to learn more about
this service or to suggest ideas
for future newsletters.

Kind regards

Stephen McCann

Partner



The George Davies Diamond Client Service

We would like to invite you to join our new, pioneering, *FREE*
service, the Diamond Client Service.

As people think about finishing work or
may have already retired they may have
more free time to think about issues
such as:

- Planning for and dealing
with retirement
- Possible future or existing care needs
and how these can be met

Or perhaps people are concerned about
other issues such as:

- The loss of mental capacity due to, for
example, dementia either personally
or in the people they are close to

- Wanting a more personal service
from professionals such as solicitors
and the knowledge that they will go
the extra mile to provide the sort of
service that they want

If you are one of these people then
the Diamond Client Service is for
you. The Diamond Client Service will
focus on these issues and more.

Members will receive:-

- Access to our team of
specialist lawyers

pto



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- A copy of our “Helping Hand” Care Directory
- The Diamond Client newsletter – published three times a year
- Invitations to seminars and social events taking place across the North West

...all free of charge!

Having listened to our clients’ views, it is clear that the most important feature of the Diamond Client service is the regular personal contact we hope to have with our members. This will help us to provide a service tailored to your individual circumstances and preferences.

Our first Diamond Client social event will be a guided tour of the fantastic Art Deco Stockport Plaza, followed by afternoon tea served in the Plaza’s elegant tea rooms. A full schedule of future events will be published in the next issue of ‘Diamond Client Focus’.

We hope that the service will also be of interest to your friends and relatives – please feel free to pass details of the service on!

Disclaimer

The contents of this newsletter do not constitute legal advice. You should always consult a suitably qualified lawyer for professional advice about any specific legal matter of concern to you. George Davies Solicitors LLP, its partners and staff do not assume any responsibility for information contained within this document and disclaim all liability relating to such information.

The unexpected costs of travel insurance – a warning

As the summer approaches, you may be planning a trip overseas to visit friends or family, or may be planning that once in a lifetime trip to celebrate a retirement from work or a special wedding anniversary. Whatever the reason for the holiday it is essential you should be covered for any unforeseen mishap by having insurance, but one of our clients got a nasty shock before departure.

Jack and Cath were planning that once in a lifetime trip to Australia. Jack had just retired and they had both always wanted to make that trip ‘down-under’.

Cath recently had had memory problems and her GP referred her to outpatients at the local hospital for tests. The results indicated that Cath was showing signs of early onset dementia.

Jack visited his travel agent and booked a package trip for the two of them to Australia. He always sorted travel insurance out through his insurance broker who looked after their cars, the house and also the insurance for the dog! The application form arrived from the broker; one question concerned Jack – ‘Any Pre-existing Conditions’? He filled the form in and mentioned that Cath had visited the hospital. The form was sent back to the broker, who rang to say he had referred the proposal form to the insurance company and yes they could cover Cath, but the premium would be higher than normal – £720 for her. This made the holiday of a lifetime

considerably more expensive than Jack and Cath had budgeted for.

Do bear in mind your medical history before budgeting for a holiday. You may be shocked to discover how much the premiums might be. Do not be tempted to keep a medical condition quiet. If you make a claim and the insurers suspect that you have not made a full disclosure, they will effectively cancel your cover. Numerous conditions are classed as pre-existing including heart condition, high blood pressure, diabetes and asthma.

Hopefully, you will book that holiday, get insurance cover at a reasonable price and have a great time, but we would be interested to hear from any of our clients on their experiences with sorting holiday insurance or what they have done when they have struggled to get cover, so we can share your top tips with other members of our Diamond Client service.

Please contact Stephen McCann using the details overleaf.

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