

Laurie Salvador



# Think of Personal Planning as Travel Insurance

**T**his time of year, many people are planning to head south for some Winter sun.

Before you go, ensure you have these plans in place.

- Power of Attorney
- Will
- Representation Agreement
- Advance Directive or Health Care Directive

Here are two true stories that show why it is important to act now—and not wait until a crisis occurs.

**A couple set out for their annual vacation to the United States by car. The husband had a headache in the days before they left but chalked it up to stress.**

On the third day, when they were well into the States, he suffered a brain aneurism while driving. Fortunately, they did not crash. The husband was admitted to hospital where he underwent several surgeries and remained in a coma.

The wife was beside herself with worry. She did not have a credit card or bank card of her own and did not know his pin numbers and thus had no access to the funds in his account. Without a Power of Attorney from him, she could not access any money.

She wanted the health care providers to keep him alive, of course, but without his Health Care Directive, the wife was unable tell the doctors for sure what he would have wanted in terms of life support.

She needed to spend every waking moment at his side and had no one to help her with the details of the car, the medical expenses, the travel insurance claim, and so on. A Representation Agreement would have named someone who agreed to assist with his situation.

Her husband was in hospital 3 weeks, then died. Fortunately, travel insurance covered the \$250,000 hospital bill.

The wife did not drive so a family member flew down to take her, the car, and her husband's ashes home. Months later, she finally got through the pile of paperwork and red tape to assume ownership of their assets.

**In another sad case, a widower left on vacation to visit family in the old country. He asked a neighbour to check his house weekly during his absence.**

Two weeks into the visit, he suffered a massive stroke that left him paralyzed and unable to swallow or communicate. Because his family members in the old country did not know him that well—they saw him only periodically over the years—they did not know if they should leave him on the feeding tube and ventilator. Without an Advance Directive (in any language), the doctors were bound to care for him with the assistance of those medical devices.

Back home, his bills began to pile up. He had not appointed an attorney by Power of Attorney to take care of his affairs in the event of his incapacity. There was no one to pay his bills—his home insurance, for example.

In a situation like that, someone must apply for a Committeeship Order to manage his financial matters and other responsibilities—a lengthy process that is quite expensive. If there is no one else to do it, as a last resort the BC Public Guardian and Trustee of BC will take over a person's affairs—for a fee.

## Stats

- 1 in 5 will have a heart-related event during their lifetime.
- 1 in 9 will have a stroke.
- 2 in 5 will have cancer.

## The Solution

Do your personal planning ahead of an incident. Your local Notary will assist you to make the decisions and complete the paperwork.

Review your plan and your documents every few years to ensure they are still appropriate—and encourage the people around you to do the same.

You don't want to be the person who develops a critical illness without a written plan in place—and you certainly don't want to try to manage the affairs of someone who does not have

- a Power of Attorney,
- a Will,
- a Representation Agreement, and
- an Advance Directive or Health Care Directive. ▲

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