



In this newsletter, we bring you important updates on legal developments that might affect you and your family, in a readable and informative way. Wards Solicitors' specialist team of solicitors talk you through everything from making a Will to employment issues and the new personal injury reforms.

## Tying the knot? Why it's vital to make a new Will

Getting married cancels out any previous Will you made, leaving you potentially vulnerable.

Until you make a new Will, you don't have a valid Will, and the laws of intestacy decide how your estate is divided if you die. This may not be what you want, especially if you have children from a previous relationship.

The only exception is if the Will written before your marriage contains a specific clause saying it is made in contemplation of marriage which means it won't be invalidated by the wedding.

## What do the current laws of intestacy mean?

Dying without a valid Will in place means you are 'dying intestate'. So, if your estate is worth less than £250,000 your spouse or civil partner automatically inherits everything.

## Inheritance tax

Currently, inheritance tax law favours married couples over cohabitants. In England and Wales, the estate of the deceased can pass onto the surviving spouse or civil partner tax-free. However, if there is no spouse or civil partner, the estate will be passed on to descendants and potentially taxed at 40 per cent.

## How might the personal injury reforms affect you?

Changes to the way personal injury claims for people involved in road traffic accidents are handled – increasing the small claims limit from £1,000 to £5,000 - could be in force by next April.

The Government believes some whiplash claims are 'minor, exaggerated or fraudulent' but others worry the reforms will disadvantage people who can't afford a lawyer, affect their access to justice and right to compensation.

## New compensation limits proposed for whiplash claims:

- £225 total damages for injuries lasting less than three months;
- £450 for injuries up to six months;
- £765 where injuries last nine months;
- The maximum fixed tariff for a whiplash injury, applying where victims have suffered for up to 24 months, is £3,725.



Our Accident and Injury Team has once again been singled out for praise in the Chambers UK 2018 legal guide.



LEADING FIRM

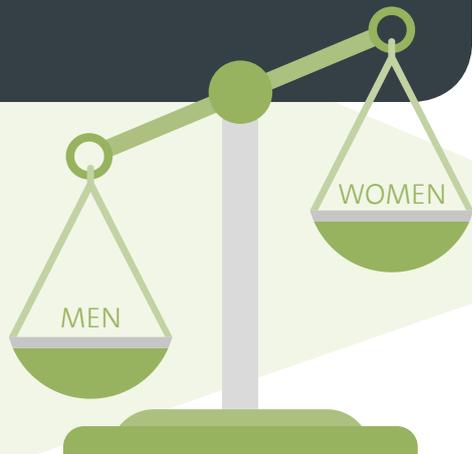
## Complete your Will online?

We have an online Will service on our website – [wards.uk.com](http://wards.uk.com).

## Online personal injury form

Fill in our online form so we can make a start with your claim.

# Fallen into the gender pay gap? What to do next



If your employer is paying you less than a male colleague for doing the same job, a broadly similar job or work of equal value, they may well be acting unlawfully.

Equal pay for men and women has been the law since the Equal Pay Act 1970 and more recently the Equality Act 2010 were brought in. Additionally, legislation came into effect earlier this year forcing employers to reveal their gender pay gaps. This produced some shocking results – showing, for example, that women at EasyJet were paid 52 per cent less per hour than men.

## Not sure you are getting equal pay? Next steps:

- Make sure you can clearly outline the reasons why the higher paid job is equal to yours;
- Talk or write to your employer to try to sort out the problem;
- If this fails, you can make a claim for loss of earnings at an Employment Tribunal;
- Don't delay. You can bring the claim while you are still working under the same contract of employment or within six months of that contract ending;
- If you miss the Tribunal deadline, you may be able to bring an equal pay claim in the civil courts within six years.

## If you win your case at a tribunal

The tribunal may award you loss of earnings based on the difference between what you and the worker doing the same job on a higher rate received.

# Leaving your job – getting the right settlement agreement

A settlement agreement is a legally binding way to bring an employment relationship to an end, on agreed terms. It's a no-risk method of achieving a clean break and receiving compensation for your potential claims.

Entirely voluntary, the aim is to avoid ending up at an Employment Tribunal. You may be offered one whether you are leaving on amicable terms, or have already left, or have issued a grievance or claim against your employer.

## Key facts:

- A settlement agreement records your confirmation you will not pursue any employment-related claim against your employer;
- You can use the agreement to negotiate things you want on your departure, for example an agreed reference;
- You will need to take legal advice on the terms and effect of the agreement. Your employer usually pays for your legal fees;
- Receiving independent legal advice is a key part of the process, not only to safeguard your own interests but in order for any agreement to be considered legally valid.

## Who can provide legal advice?

You can use a solicitor, a barrister, a trade union official or someone from an organisation like the Citizen's Advice Bureau as long as they have been certified as competent to give the advice and have the relevant insurance. We recommend that you choose a specialist employment law solicitor.



## Exciting times for Commercial Services

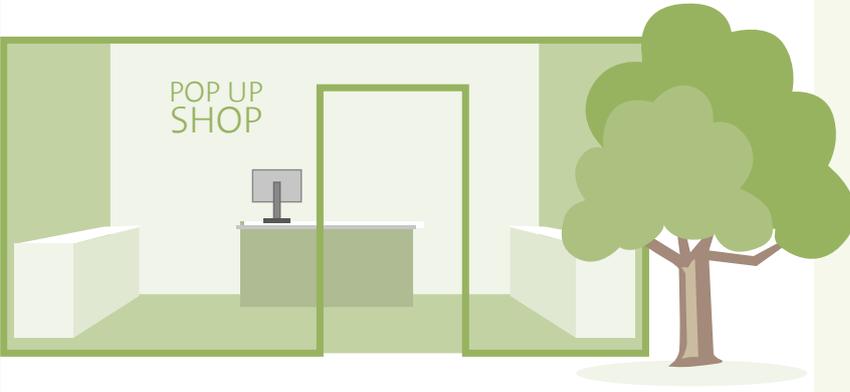


Follow us on



# Why pop-up shops are here to stay

The appeal of pop-up shops shows no sign of dwindling – rock stars including the Rolling Stones, Kanye West and the Pet Shop Boys have all dabbled in the concept and so have Cadbury's, Amazon and Mercedes Benz.



The pop-up market now generates a turnover in excess of £2.3 billion. It employs more than 26,000 people and 44 per cent of customers say they have visited a pop-up in the last 12 months with younger shoppers in particular attracted to the concept.

## Getting it right

With one in eight high street shops lying vacant across the UK, according to the British Retail Consortium, pop-ups have a range of benefits for both landlords and tenants as long as the legal arrangements are set up correctly from the outset.

After all, a tenant will not want to be restricted by the terms of a long tenancy any more than a landlord wants to have a pop-up which will not pop off!

Things to check:

- Lease or licence?
- What's the deal on alterations?
- Making sure insurance is in place.
- How to extend the agreement or end it early.

Our new city-centre office, home to our growing commercial and corporate services and commercial property services teams, is now open at High Street, Bristol. Not only it is conveniently placed for the business community, it's just a stone's throw from our other central office in Broad Street.



## Disputes expertise

We have a team of dispute resolution solicitors with specific specialisms, all highly experienced in resolving disputes through a variety of legal methods from mediation to litigation.

The areas we cover include:

### Insurance disputes

An increasing number of people are having their home, travel and car insurance claims turned down. We can help if you feel your claim has been unfairly rejected.

### Contentious Probate

The increase in cohabitation, the tendency to marry more than once and have children from more than one relationship, seems to be sparking an increase in the number of people contesting a Will or disagreeing over inheritance. We can tell you if you have a case and what to do next.

### Neighbour disputes

Falling out over a blocked drain may seem extreme but it happens. We can help you sort things out and hopefully, avoid court.

### Landlord and tenant disputes

So complicated and fast changing are the rules concerning your responsibilities as a landlord, it's sometimes easy to slip up. We can advise you on what to do if you have a problem with a tenant.

### Keeping you in the loop

Staying up to date with relevant and current legislation isn't always easy. In the news section of our website – [wards.uk.com](http://wards.uk.com) – we report on all the court cases we think may be of relevance to you as well as changes to the law which could affect you.

# In Your Local Community...

Being part of the local community and raising money for charities which help and support local people is very important to us here at Wards Solicitors.

We've been busy getting involved in everything from sponsored dog walks to cake sales, bike rides to hilly hikes across all the regions our 11 offices cover – central Bristol to South Gloucestershire, Bath and North East Somerset and North Somerset too.



**Cutting a dash in stripes**  
Dressed as bathing belles, a crew from our offices took to the water for the Dragon Boat race at Bristol Docks and helped raise £1,000 for Southmead Hospital Charity's Prostate Cancer Care Appeal and our own Wards Centenary Fund.



**Boosting BRACE**  
Jenny Pierce, head of our Wills, Probate and Mental Capacity team, was delighted to hand over a cheque for £5,000 to BRACE's Amanda Cole. The money was raised by staff from all 11 offices to help fund vital medical research into the causes, diagnosis and treatment of dementia, particularly Alzheimer's.

## Where there's a Will

We are committed to regularly taking part in Write a Will fundraising events, giving up our usual Will writing fees to prepare basic Wills for people who need them. In return, they make a minimum donation to a specified charity. In this way, the charity concerned benefits and so does the individual.

- **New record for Forever Friends Will Campaign:** We were delighted to help Bath's Royal United Hospitals' annual Make a Will event hit a record breaking £42,000. We were also over the moon to be made a corporate partner of its Forever Friends Appeal in recognition of the £10,000 we raised at this year's event.
- **St Peter's Hospice:** Once again, we were pleased to help Bristol's only adult hospice caring for local people with life-limiting illnesses.
- **Secret World Wildlife Rescue:** So well did our first Wills week go with this fantastic animal charity last year, we decided to do it again!
- **Weston Hospicecare:** A record number of people took advantage of the charity's Will writing scheme this year and along with other local solicitors, we drew up 160 Wills and helped raise more than £18,000.

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## Get in Touch

<b>Central Bristol</b> 0117 9292811	<b>Keynsham</b> 0117 986 3504	<b>Weston-super-Mare</b> 01934 413535
<b>Bradley Stoke</b> 01454 204880	<b>Nailsea</b> 01275 858515	<b>Worle</b> 01934 428811
<b>Clevedon</b> 01275 850470	<b>Portishead</b> 01275 850460	<b>Yate</b> 01454 316789
<b>Henleaze</b> 0117 428 1999	<b>Staple Hill</b> 0117 943 4800	

## Always up for a challenge

We like nothing better than throwing ourselves into fundraising events. Whether that's collecting and distributing Easter Eggs for local children, spraying on shaving foam Father Christmas beards to boost funds for the elderly or supporting Jeans for Genes Day in aid of children affected by a life altering genetic disorder. Find out more at [wards.uk.com/about-us/blog](http://wards.uk.com/about-us/blog)