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**The information on these pages is only provided for general guidance. If you do have a legal problem you must ensure that you obtain individual independent legal advice to protect your interests and rights**

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## ***Unmarried Couples***

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It's widely believed that if a couple live together for a certain period of time this gives them the same rights and liabilities as a married couple - the so-called 'Common Law Marriage'. This is a myth and simply not true.

Moreover, if you live with a Partner without marrying them, you do not acquire ANY legal right to their possessions or property. This can have unfortunate consequences, as the following case-studies show.

### ***AMY and BEN lived together for several years***

Each of them had taken out an insurance policy on their own lives before they got together. After they started living together Amy continued to pay the monthly premiums on her policy and Ben continued to pay the monthly premiums on his policy. Ben was then struck down by cancer.

Amy gave up her job to nurse him at home, passing up an opportunity to become a photographic model for catalogues. She knew that Ben's death was inevitable but she stuck with him because she loved him. When Ben inevitably died it was not Amy who benefited from Ben's insurance policy - it was Ben's father as his closest relative.

### ***CHRISTINE and DENNIS were both divorced***

They each owned their own house as a result of their respective divorce settlements. They decided to live together at Christine's house and Dennis sold his house and they moved in together. Most of the money that was raised from the sale of Dennis' house was used to buy new furniture at Christine's house, and to pay for some building work there which increased its value.

Some five years later Christine and Dennis decided to go their separate ways - but should Dennis get anything when they split up? After all, most of the proceeds of the sale of his house had been invested in improving Christine's home - but it was HER house, not his.

### ***ESTHER fell madly in love with FRANK***

He asked her to marry him. He promised that she would shortly be moving into his house.

Meanwhile he persuaded Esther to buy him a new car and a lot of new furniture for their proposed 'love-nest' and to redecorate it so that it would be a lovely place for them to live together.

However, Frank kept putting off the date when Esther moved in to live with him, and also the date of the marriage, so that eventually their relationship 'fizzled out' and came to nothing. Could Esther get back any of the money that she had paid out?

**All three couples encountered legal problems which need not have arisen if they had taken legal advice. The solution? You guessed it - SEE A SOLICITOR.**