

Going through a separation can be a stressful time and we're often asked by people what they need to do to protect themselves once they decide to separate from their partner. Here are 12 things to do to protect yourself and your belongings

1) Change all your passwords:

It's important that you change your bank PIN numbers, internet and telephone banking passcodes and email passwords to ensure money can't be withdrawn from your accounts.

2) Check bank accounts regularly:

Let your bank know that you have separated.

Check your redraw facilities and joint bank accounts. If your partner has withdrawn a very large sum of money from your redraw facility or joint accounts you need to act quickly. Check your accounts regularly and if you are concerned that large sums will be withdrawn without your consent, talk to your bank and see if they will change the account to require two signatures.

When in doubt, inform your bank in writing that you are separated and do not consent to any money being withdrawn from your redraw facility.

3) Social Media and Smart Phones:

Make sure your Smart Phones Cloud access and all other information sharing between devices has been disabled, this includes the 'Where's My Phone' function on iPhones. This function can be used to track your movements. You should also change your social media passwords and have strict privacy settings in place

4) Put your financial documents and other valuable documents somewhere safe:

It is not uncommon for these documents to disappear after separation. Take them to work or leave them with someone you trust. If you are concerned that your partner may take your children overseas without your permission, put the children's passports somewhere safe too.

5) Put your sentimental or valuable things somewhere safe:

If that trinket box that your grandmother gave you is sentimental or you can't live without that signed copy of football memorabilia, put it somewhere safe so it can't be broken in a "WAR of the Roses" style feud.

6) Change your will:

Most people don't realise that separation does not affect Wills, which means your partner is still the beneficiary of your assets if you pass away. You should also consider whether you want to change the beneficiaries listed in your insurance policies and superannuation fund.

7) Revoke any power of attorney:

If you have appointed your spouse or partner as your Attorney it is preferable that you revoke that Power of Attorney as soon as possible.

8) Keep a diary:

You may need to recount events to a lawyer including conversations you had with your partner. Maintaining a diary will help you with that task.

9) Keep things as civil as possible:

Nobody wants to spend a lifetime fighting with a former partner. The biggest victims are the children. Keep things as friendly as possible for the sake of your children.

10) Consider whether you need to change your postal address:

If you are concerned that your former partner will read your mail, consider obtaining a postal box or redirecting your mail to a friend or family member.

11) Contact a good Family Law Mediator:

Family Law Mediators are trained in Family Law and can answer many of your questions and provide you with information and guidance when separating.

12) If in doubt get legal advice:

You may never need to use a lawyer but make sure that you are fully informed before making life altering decisions.

This information is provided by Bayside Mediation; this is a suggested list and does not represent everything a person should do in such a circumstance.

For more information contact Bayside Mediation on 0418 544 134 or 03 9553 6491