



For individuals,
for families or for business.
We are here for you.



Cathal
Lombard
Solicitors

Welcome to our Newsletter. Welcome to our Firm.

We are delighted to bring you the very first edition of our firm's newsletter. We hope you will find it informative and interesting as well as keeping you up to date on what we are doing. Since we opened as a new business in early March 2015, we have experienced a very healthy level of growth and development which has given us a very positive energy within the firm and an ambitious vision for the future.

Starting out with a workforce of three, we have since been delighted to welcome Myra Brosnan as Solicitor working mainly in the areas of Residential & Commercial Property, Wills, Probate and Administration of Estates. A previous colleague, Anne Long, has re-joined us from a highly regarded Cork city firm and brings extensive experience in legal practice.

Working with leading Digital Agency, Granite Digital, our new colourful logo reflects the vibrancy and modern outlook of our firm and the way in which we provide legal services.

In 2017, we will be launching an exciting future vision and development strategy, which will be the footprint for our future growth and development. We believe very positively in our future and we hope you will join us on our journey.



Getting your house in order. What are the benefits of making a Will?

By making a Will you can choose who you wish to inherit your assets, rather than this decision being made by the rules of intestacy. These rules may not reflect the way you wish to have your assets distributed.

If you are an unmarried couple or do not have a registered civil partnership you cannot inherit your partner's estate unless he or she has a valid Will in place. This can often lead to financial difficulties.

It is extremely important to have a Will in place if you have children under 18 or a child with a disability who may be unable to manage their own affairs. In making a Will you can ensure that your children are provided for, that a Trust is put in place and guardians are appointed to look after your children in the event of your death.

Many people also like to make gifts of money or of personal items to friends or relatives. You can also, by making a Will, have control over who is to carry out your wishes by appointing Executors.

There are huge benefits that can be made in tax planning by making a properly drafted Will and reducing the amount of inheritance tax payable by your beneficiaries after your death. In 2008 the threshold on the rate of inheritance tax was €521,208 from parent to child and any funds a beneficiary received over this figure was taxed at 20%. Fast forward to 2016, where the threshold for an inheritance from parent to child stands at €280,000, a more distant relative at €30,150 and a non-relative €15,075. Any inheritance in excess of these thresholds is taxed at a whopping 33%.

There is a significant rise in recent years in claims being made against the estates of people who have died. By seeking legal advice and making a Will you can better protect your estate from being contested and reduce the likelihood of a successful claim being made.

There are countless other reasons why adults of all ages should have a Will in place, so don't delay and contact us to arrange an appointment.

Best Will Week 2016 – We support your charity

We are delighted to be a participating firm in Best Will Week 2016, which runs from 31st October 2016.

Best Will Week is an initiative of the My Legacy organisation, which was set up in 2003 by Irish charities who saw the impact a legacy gift can have on the work of a charity.

During Best Will Week, people are encouraged to make an appointment with a participating Solicitor to make or review a Will. You might also have a cause close to your heart and can consider leaving a modest gift to that charity in your Will.

As an added incentive, we will be donating our fee to your nominated charity for all Wills made or reviewed during Best Will Week 2016. See www.mylegacy.ie for more information.

Myra Brosnan joins the Team



Myra Brosnan joined the firm on 3rd May 2016. Myra is a highly regarded Solicitor and leads our team in the areas of Residential and Commercial Property, Wills, Probate and Administration of Estates.

Originally from Kilcummin in Co. Kerry, Myra trained with the well-known firm of Downing Courtney & Larkin in Killarney and qualified as Solicitor in 2014. Myra subsequently worked with a high regarded Midlands firm, Nooney & Dowdall, prior to joining our team.

Myra holds a Corporate Law Degree from National University of Ireland Galway and completed a Postgraduate Law Degree at University College Cork. Myra was awarded the highest mark in the Company Law FE-1 examinations in Ireland in 2009.

Core Areas: Residential Property, Commercial Property, Wills, Probate & Administration of Estates.

Niche Areas: Estate (Tax) Planning, Farm Transfers and Leases, Commercial Landlord & Tenant matters, Mortgage switching, CPOs, Industrial, Commercial and Retail Units, Public Houses.

Colin Ronayne Memorial Fund

Colin Ronayne was a 31 year old UCC student and Mallow native who tragically lost his life in January 2016.

When Colin went missing, a major search and rescue operation commenced and continued for 3 weeks. The Mallow Search & Rescue team played a key role in that operation. The Colin Ronayne Memorial Fund was set up some months ago to raise vital funds for that organisation.

We are pleased to support the Colin Ronayne Memorial Fund race night which takes place at Curraheen Park on Saturday, 26th November. You can also support this event by purchasing tickets which are on sale priced at €10.00 each.

Watch This Space

We are very excited to be working with Granite Digital at present in developing our new website. The project is well under way and we expect to launch the new site very shortly. The website will reflect the modern vibrancy of the firm, whilst preserving the core values that are at the heart of our service.

Appointments can be made online, you can subscribe to the digital edition of our newsletter and get regular legal and firm updates. Check our social media pages for updates as the launch approaches and to take part in our competitions and events.

Spent Convictions and your Insurance

Insurance contracts include a duty of utmost good faith. This means that a higher duty of disclosure is required from people in relation to insurance contracts than other types of contract. If someone fails to disclose a fact material to an insurance contract, the insurance company may have the right to cancel the policy.

Court convictions are generally required to be disclosed when seeking insurance. The enactment of the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 means that where certain criteria are met, a person may no longer have to disclose certain convictions when seeking insurance. The Act came into force on 29th April 2016.

Under the new Act, for a conviction to be regarded as "spent", generally the following conditions must apply:-

- At least 7 years must have passed since the effective date of conviction,
- The sentence imposed by the court in respect of the conviction cannot be an "excluded sentence"; and
- The person must have complied with the court order in respect of the conviction concerned.

Where a conviction is regarded as spent a person no longer has to disclose this conviction when seeking insurance. In circumstances where people have minor convictions dating back over 7 years with no subsequent convictions, this legislation means that they can finally put those convictions behind them. These people often faced significant barriers to entry in terms of obtaining insurance, with many insurers simply refusing to quote people who had convictions.

Follow our Social Media pages

The firm's Social Media pages offer a less formal interaction with clients and the public and provide us with a platform to promote our message and drive our interaction with and support for our local community.

Our pages provide updates on legal news, promote events in which we are involved and offer occasional competitions and giveaways.

Follow our pages on Twitter @LombardSolrs and Facebook @cathallombardsolicitors.

September Twitter Competition

Between 22nd & 25th September, we ran a competition on our Twitter page offering a chance to win a voucher for Peppers Restaurant in Mallow. The winner was Aisling O'Connor. Congratulations & enjoy!



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