

Wear It. Beat It

1st – 30th June 2018

June 2018 is Wear It. Beat It month, the annual campaign hosted by the BHF. The month-long event asks fundraisers to wear red and take part in red-themed activities, in order to raise funds to help support the BHF's life saving research into heart disease.

What is Heart Disease?

Cardiovascular disease (or commonly known as heart disease) is the result of the build-up of plaques in the blood vessels and heart. The outcome of the plaques causes the blood to thicken thus making it harder for the heart to circulate blood around the body. The potential harm that cardiovascular disease can cause include:

- Fatigue
- Shortness of breath
- Heart attack
- Stroke
- Death

How does Heart Disease affect us?

In the UK, 2,000 families lose a loved one to heart disease each year and every 3 minutes someone is struck by a heart attack, 30% of which are fatal. It's also estimated that roughly two million people are currently living in the UK with a form of heart disease. Although the symptoms vary in severity, they include:

- Chest pain
- Stomach pain
- Feeling sweaty
- Jaw and back pain
- Choking sensation
- Swollen ankles
- Extreme fatigue
- Irregular heartbeat

How can I prevent Heart Disease?

There are many ways in which you can prevent the risk of heart disease, most include simple changes to your lifestyle. They include:

- Healthy eating – Incorporate a mix of at least five fruit and veg options into your daily food intake.
- Staying active – Try to become more active in your daily routine. Many people make



simple adjustments such as; taking the stairs to your office as opposed to the lift, ride a bicycle to work instead of driving etc.

- Stop smoking – Quitting smoking will dramatically reduce your chance of heart disease. Roughly 14% of deaths from circulatory disease are linked to the use of tobacco.
- Your weight – Maintaining a healthy weight is key to keeping your heart in good condition.
- Reduce stress – The BHF has linked stress and anxiety as an attributor to heart disease. Changing your lifestyle in a positive way can make an impact on the amount of stress you put on your heart.
- Drink less alcohol – Long-term excessive drinking increases the risk of developing heart problems. It is suggested that both men and women should not regularly exceed 14 units of alcohol per week.
- Control blood pressure – High blood pressure is a major risk factor for heart disease. The BHF recommend that most adults should get their blood pressure checked at least one a year.

How do I get involved?

Now it's time to get you and your colleagues involved! There are many ways you can incorporate the red theme into your day at work. These include (but are not limited too):

- Wearing red outfits – A simple way to get involved is to come to work dressed in red. This can range from a bold red tie to a fun red wig, or for the more daring fundraisers, why not a tomato costume?
- Hosting a red bake sale – A bake sale with a twist, make every cake, crumb and crust red!
- A red raffle – Raffle off red-only items, use your imagination when picking the items to make the raffle fun as well as great opportunity to raise funds.
- Red fancy dress competition – Take the red theme to the next level by running a red-only fancy dress competition in the office.

If you wish to get involved by ordering yourself a fundraising pack or to make a donation, please [click here](#). And don't forget to use the hashtag #wearitbeatit when showcasing your fundraising activities on social media.

You can also access our online web portal, which includes various advice articles and webinars including ways to improve your health and wellbeing.

www.healthassuredeap.com

Phone: 0800 030 5182

World Heart Rhythm Week

4th – 10th June 2018

4th – 10th June is World Heart Rhythm Week. The annual event is organised by the Arrhythmia Alliance. The event aims to promote effective diagnoses and treatment of heart arrhythmia (a disorder affecting the rhythm of the heartbeat). Throughout the week, charities and professionals will work together to raise awareness of heart arrhythmia amongst the medical profession and the general public. The theme for 2018 is 'Take Fainting to Heart'.

What is Heart Arrhythmia?

Every year over 2 million people throughout the UK suffer with Arrhythmias or heart rhythm issues that can affect any age group. However, most people who are diagnosed with an abnormal heart rhythm, if diagnosed properly can lead a normal life.

The main types of arrhythmia are:

- Atrial fibrillation (AF) – This is the most common type, where the heart beats irregularly and faster than normal.
- Supraventricular tachycardia – Episodes of abnormally fast heart rate at rest.
- Bradycardia – The heart beats more slowly than normal
- Heart block – The heart beats more slowly than normal and can cause people to collapse.
- Ventricular fibrillation – A rare, rapid and disorganised rhythm of heartbeats that rapidly leads to loss of consciousness and sudden death if not treated immediately.

What are the symptoms?

An Arrhythmia can be silent and not cause any symptoms. When symptoms do occur, they may include the following:

- Fatigue or extreme tiredness
- Dizziness
- Light-headedness
- Fainting or near fainting spells
- Rapid heartbeat or pounding
- Shortness of breath
- Chest pain
- In extreme cases, collapse and sudden cardiac arrest



A doctor can detect an irregular heartbeat during a physical exam by taking your pulse or you could be referred for an ECG.

How is an Arrhythmia diagnosed?

When you visit the doctor they will review your symptoms and your medical history then conduct a physical examination. The doctor might test you for conditions that may potentially trigger your arrhythmia such as heart disease or a problem with your thyroid gland. They could also refer you for tests which may include:

- Electrocardiogram (ECG) – During an ECG, sensors (electrodes) that can detect the electrical activity of your heart are attached to your chest and sometimes to your limbs. An ECG measures the timing and duration of each electrical phase in your heartbeat.
- Holter monitor – This portable ECG device can be worn for a day or more to record your heart's activity as you go about your routine.
- Event monitor – For sporadic arrhythmias, you keep this portable ECG device available, attaching it to your body and pressing a button when you have symptoms. This lets your doctor check your heart rhythm at the time of your symptoms.
- Echocardiogram – In this noninvasive test, a hand-held device (transducer) placed on your chest uses sound waves to produce images of your heart's size, structure and motion.
- Implantable loop recorder – This device detects abnormal heart rhythms and is implanted under the skin in the chest area.

How can I prevent an Arrhythmia?

Exercise regularly – Exercise increases your heart's strength and stamina. It also decreases your chances of having heart issues in the future. Research is ongoing regarding the effectiveness of several forms of complementary and alternative medical therapies for arrhythmia. Some types of complementary and alternative therapies may be helpful to reduce stress, such as:

- Yoga
- Meditation
- Relaxation techniques

Adopt a healthier lifestyle – Certain substances can contribute to an irregular heartbeat, reducing your intake of these substances can help with your symptoms, these substances include:

- Caffeine
- Tobacco
- Alcohol
- Appetite suppressants

Maintain a healthy weight – Being overweight increases your risk of developing heart disease.

If you want to get involved [click here](#) to order your Arrhythmia Alliance world Heart Rhythm Week pack.

You can visit our online portal, which includes 4-week programs, advice articles and webinars to help with your health and wellbeing:

www.healthassuredeap.com

Phone: 0800 030 5182

Cohabitation property rights

Part 2

This article aims to explore how mediation can help resolve disputes and provide insight into Court orders in relation to the sale of a property when it's not been possible to reach an agreement.

What is Mediation?

Mediation can be a cost effective method of helping couples resolve any differences they have about money, property or children when they separate. Mediation works by helping people find practical solutions that feel fair for both parties. The first step is to attend a meeting with a mediator so you can both establish whether mediation is right for you and see the benefits that it can provide. This is generally referred to as a 'Mediation Information & Assessment Meeting' (MIAM). Ideally this is attended with your ex-partner, but it is possible to go separately in the first instance.

The mediator is a trained professional who is there to facilitate each party's decision making. They will at all times remain impartial, but will work towards ensuring that each party is following the correct structure and able to put forward their own positions. The ultimate goal is to agree on a fair and amicable outcome and mediation does provide a high success rate for those that fully engage with the process.

It typically takes 3-5 mediation sessions to reach a resolution depending on the nature of the issues being brought forward. When an agreement is reached, the mediator will write down a 'memorandum of understanding' that clearly sets out what you have decided. Although the majority of the work is completed at this point, please be aware that this is not a legally binding document until drafted by a solicitor and approved by the courts.

For information on family mediation and contact details for local qualified family mediators please contact Health Assured; or visit the following website depending on jurisdiction:

- England & Wales
www.familymediationcouncil.org.uk
- Scotland
<https://www.scottishmediation.org.uk/find-a-mediator/>
- Northern Ireland
<http://www.familymediationni.org.uk/>



- Republic of Ireland
<http://www.themii.ie/>

What if mediation doesn't work?

If mediation doesn't resolve the situation, then you may wish to consider legal avenues for resolution. There are a range of orders that may be applicable dependent on the situation so it's important to seek support when deciding on how to proceed however, with cohabiting couples the most commonly used avenue is an 'Order for Sale'. This is generally relevant when the property is jointly owned and one party refuses to cooperate with the sale of the property.

What is an order for sale?

An order for sale is when a property is jointly owned it requires each party to consent to it being sold. If a sale cannot be agreed upon, one of the parties can apply to the court for permission to sell under Section 14 of the Trusts of Land and Appointment of Trustees Act (TOLATA) 1996 (England & Wales).

How to apply to court for an order for sale

You can apply for an order for sale yourself but you may wish to instruct a solicitor. Before any application is made to the Court, you will need to provide the other party with a letter of claim, which sets out your case in sufficient detail to allow them to fully respond to your request. Once completed, you will need to obtain a County Court Judgement (CCJ) which states whether your request for an order has been granted or refused. If granted, you can start

the process of applying for an order for sale in which the Court will consider the TOLATA 1996 whilst coming to a decision.

Next steps

After the order for sale has been issued, the second party should comply with the sale, however, in some cases they may continue to be difficult. If this happens it is possible to go back to the court to have the judge sign the sale documents on their behalf - this can be done for both contract of sale and completion. This can drastically slow down the process of selling your property, but it will ensure that you will get there in the end.

For the below jurisdictions the process can be complicated and we would suggest contacting the Health Assured helpline for further advice, or seeking specialist support from a solicitor. As a starting point, if you wish to locate a solicitor in your area please see the below links:

- Republic of Ireland
<http://www.lawsociety.org.uk/>
- Northern Ireland
<https://www.lawsoc-ni.org/>
- Scotland
<https://www.lawsocot.org.uk/>

Please contact Health Assured on our 24-hour helpline: 0800 030 5182 if you have any further queries.