

# **Moving Out After Separation**

For some couples, moving out is an amicable process, for others it is difficult process with a lot of dispute and for others they are fleeing with little or no opportunity to take anything or are attending with the assistance of the police to obtain necessary items.

If you are attending with limited time, then make yourself a list of the essentials that you need to obtain.

### When you move out consider the following steps:

- 1. Take your important paper work such as your birth certificate, passport, financial records.
- 2. Take or take copies of other important documents such as marriage certificate, children's birth certificates and passports, trust deeds, important financial records and statements.
- 3. Make a copy of any electronic records eg photos, emails, documents, backups of business records (eg myob)
- 4. Remove those important sentimental items if possible. Remember sentimental items that relate to the children are usually important to both parents.
- 5. Change passwords. Remember what devices have linked access to your accounts, for example your icloud account may be on your former partner's device giving them access to your information such as emails.
- 6. If you are on the same phone plan in your partner's name, depending on the circumstances be prepared for termination of this number. If you are on the same plan your partner will be able to see your call history at a minimum.

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7. If your partner has secondary access to your bank accounts and credit cards, consider terminating this.

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### Moving out after separation continued....

- 8. If you have redraw monies available on the mortgage, we recommend that the ability to redraw be restricted to requiring both of you sign for withdrawals/transfers to protect these monies.
- 9. If your income is deposited to the joint account consider redirecting to an account in your sole name
- 10. Health insurance policies if you have a family or couple policy consider what changes do you need to make. Consider all your insurance policies and ensure the correct person is the insured.
- 11. Review your Will, EPA, superannuation and life insurance beneficiaries etc and ensure they are how you wish

## If you are remaining in the property, consider the following:

- 1. Securing the property ... you may need to consider changing the locks (and don't forget the remotes) and installing security if there are concerns for your safety. If you are leasing you will need to speak with your landlord/property manager.
- 2. Check utilities are transferred to your name .... Avoid your ex being able to turn off your electricity.
- 3. If you are leasing your property, you may need to have your former partner removed from the lease. Most of the time this can be done by consent but you may need to obtain an order from QCAT.

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