

# PERSONAL INJURY GUIDE YOUR NEXT STEPS





# Accident and injury compensation claims

The steps involved



## Information gathering

We'll work with you to put together the documents, photos and other evidence needed to prove your claim, to help you gain the full compensation you are entitle to.



#### **Claim notification**

We'll provide details of your claim to the insurers of the person or company who was to blame for causing your injury.



### **Medical report**

We'll arrange one or more independent medical examinations by approved specialists to provide full medical evidence of all you've been through.



## **Negotiations**

We'll present your full case and evidence to the insurers. Our aim is to negotiate the best 'Out of Court' settlement possible, where appropriate – saving you the worry of going to Court.



#### **Court assessment**

If the insurers of your opponent do not offer a fair level of compensation, we can request a Court Assessment. A Judge will review the evidence to decide who was to blame and how much compensation you should be awarded. If this is needed, we'll support you every step of the way.



## **Compensation**

When we help you win your claim, either by negations or through the Court, then the final stage is that you receive your compensation.

## **Guide Disclaimer**

This guide is provided for information purposes only. We have done our best to ensure that the information contained in this guide is correct as of 01.09.2022. It applies only to England and Wales. However, the guide has no legal force, and the information may become inaccurate over time, due to changes in the law. Information within this guide may be over-simplified and the information contained within it does not constitute legal advice and we will not be liable should you rely on this information. Before you take any action, you should always seek legal advice from a professional with an in-date practicing certificate.



# How to win a personal injury claim

There are four main rules you need to follow to win a personal injury claim and receive compensation for an injury. Our Lawyers are personal injury specialists and will help you comply with each rule for a strong claim.



In most cases, you have a maximum of three years from the date of the incident to make a personal injury claim, either through direct negotiations or by issues Court proceedings. This deadline applies to physical and psychological injuries. Shorter deadlines may apply to injuries incurred at sea or travelling by plane or overseas. However, injured children often have until their 21<sup>st</sup> birthday.

The deadline rules can be complex so it's always worth getting in touch with us, even if you think you may have left it too late. Always take advice as quickly as possible to make sure there's enough time for your Lawyer to gather any evidence or records needed to prove your claim.



Next you will need to show that your injuries and financial losses were the direct result of the incident. Sometimes we will arrange for independent evidence to seek to prove this.



Your accident and injury must be someone else's fault. Or at least they must be partly to blame (even if you or someone else was also partly to blame).

This is usually shown in a common-sense way, that someone did something foolish (such as bad driving) or failed to do something sensible (like provide safety equipment for employees) – has they thought about it, they would have realized that someone might get hurt. When needed we will arrange for independent evidence on this issue.

# Reasonableness of losses

You will need to show the expenses you are claiming as a result of your injury are reasonable and not excessive. Our job is to argue your case and prove the figure being requested is reasonable. We'll help gather evidence to support your claim.

## **Injury Claims for Children**

Claims for children can be particularly sensitive and stressful. So, we aim to have the process run as smoothly as possible. We aim to help make sure that your child received the correct medical treatment even if it is not on the NHS as well as any equipment or help needed for re-habilitation. The Law also understands that the family of the injured child will be required to take leave to ensure the care of the child with the addition of the expenses of travelling to appointments and the inconvenience as such these factors form part of the claim.

We invite you to come and talk through your requirements during your face-to-face appointment - that's the nice thing about being local. If you're not able to make it into our office, we can also accommodate telephone and video appointments.

Call us on **01302 365 374** to arrange a free no obligation appointment to discuss your requirements and find out what we can do for you



# How is compensation calculated?

The type and amount of compensation you can claim will depend on your injury and your own personal circumstances. We've listed some of the types below with examples of what you might be able to claim for.

#### Losses and expenses

This can include lost wages, medical treatment costs or damage to your property. We'll work with you to get proof of the cost and then claim it back.

#### **Future losses and expenses**

If you are left with a long-term injury or face the prospect of reduced future income, then we'll ensure your claim covers this, along with how your future expenses may increase with inflation over the coming years.

#### Injury compensation

We use court guidelines and past court decisions to calculate what you're entitled to for your pain, suffering and the disruption to your life. This helps us to negotiate your compensation payment without the delays of a court hearing. The questions we'll consider are:

- How long you suffered?
- How bad the pain is or was?
- How long will it take before you make a full recovery?
- If you already had medical problems, made worse by the incident, then
- how long before you return to the position you were in before the incident?
- Will you be left with permanent symptoms?
- How visible is any scarring (and will it be permanent)?
- How bad will any long-term or permanent symptoms be?
- Are there any psychological consequences from your injury?
- How badly has the injury interfered with your ability to lead a normal life?

#### Other compensation or general damages

Along with your injury compensation, we'll help you claim for general damages – this covers other aspects of your suffering and is usually for the things where it's not always possible to put a precise compensation value on. This could include compensation for:

- Loss of enjoyment of a special event such as a holiday Christmas or perhaps a family wedding
- Compensation for a friend or family member caring for you and helping you with activities prevented by your injury
- Having to change jobs to something far less enjoyable or less prestigious, or to a job with less sociable hours or more travel time
- Potential future problems due to the injury, such as finding it harder to get a new job if you lost your current one

# What you will pay for our legal work



Jordans Solicitors offer a genuine no win, no fee service, and a promise of no hidden costs. If your genuine claim does not result in any compensation, we will not charge you anything for our services.

When you win compensation, the most you will pay will be 25% of the compensation you receive. In most cases, you will pay much less than this.

Contact us for a more personalised quote based on your circumstances.



# Where can you find us





## Our key promises:



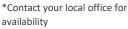
**Direct Lawyer Contact** 



Free Initial Assessment



Flexible Openings\*





Clear Price Guarantee



Same-day Response



#### **Next steps**

Take advantage of our **Free Initial Assessment** to find out what suits your needs. To get in touch, call us on **01302 365 374** or email your query to **mail@jordansllp.com** to receive a response from one of our experts

# By your side since 1925

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