

Items of Special Damage

Please provide receipts or other documentary evidence where possible for all losses to date. You are also entitled to claim for those losses which are ongoing or which will occur at a future date.

- **Accommodation claims** – for example if your home has been adapted to assist you. Such adaptations may include hand rails, access ramps, stair lifts. Where significant adaptations are required it may be possible to justify the cost of moving to suitable alternative accommodation
- **Care and assistance** – received from either someone you have paid for the service or a family member/friend. Where the service has been paid for, please provide receipts. In all cases please provide the names of who provided the care, a list of the tasks that they assisted you with, the time spent on assisting you per day/week for each task and over what period this care was received. Please note that any damages relating to the care received are held on trust by you for the benefit of the care giver.
- **Damaged items/clothing** – details of any items which were damaged in the accident. Please note that whilst we will claim the purchase cost of these items, strictly speaking you are only able to recover the value of the item at the time of loss.
- **DIY/ Gardening/window cleaning assistance** – for example, if prior to the accident you carried out all DIY tasks yourself however now pay someone to do this on your behalf due to your accident injuries
- **Equipment** – for example the purchase of an orthopaedic mattress, bath step, rental of wheelchair/crutches, or any other items purchased to assist in managing your injury
- **Extra postage/telephone costs** – for corresponding with Solicitor, treatment providers etc.
- **Hire charges** – any costs incurred of hiring an alternative vehicle whilst your own was off the road. Please advise whether hire was obtained on a credit or private paying basis
- **Loss of earnings** – to be supported by either payslips or, where self- employed, accounts. This may include loss of overtime or bonus
- **Loss of fringe benefits** – such as private use of company car, private healthcare scheme, childcare vouchers
- **Loss of fuel in tank** – where your vehicle was declared a total loss and you were no longer able to use the remaining fuel in the tank

- **Loss of membership charges** – for example if you pay a monthly subscription fee to a gym that you were unable to use following the accident, however still had to pay for.
- **Loss of pension** – whether on a pension contribution or defined benefit scheme. By April 2017 most employees over 22 years of age and earning over £ 10,000 per year will be auto enrolled in a pension scheme.
- **Medication expenses** – both prescription and over the counter medication
- **Policy excess** – any insurance excess paid
- **Travel costs** – the costs incurred in travelling to all medical appointments, treatment sessions, garages to deal with vehicle repairs etc.
- **Treatment expenses** – such as CBT, physiotherapy, chiropractic, sports massage, acupuncture etc.
- **Vehicle damage** – cost of repairs to fix any vehicle damage sustained in the accident. If your vehicle was declared a total loss, please advise.
- **Vehicle recovery** and storage charges

Please note that this list is not exhaustive. If there are additional items/services which you have required as a result of your accident, please advise us of these in order that we may consider whether we are able to include these in your claim.