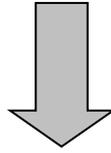
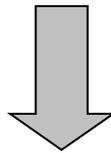


HOW DOES A PERSONAL INJURY CLAIM WORK?

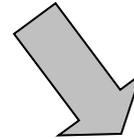
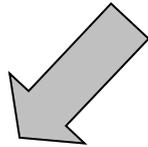
Contact with our Personal Injury Team to discuss your accident and your injuries. We will take enough information to allow us to evaluate your claim and the prospects of success.



You will be asked to sign a no win no fee agreement and following receipt of this we will write a letter of claim to the party you have identified as being at fault for your accident.



At this point the Defendant will have four months in which to investigate your allegations and respond with a formal Letter of Response either admitting or denying liability. It is unlikely that you will hear from us much during this period unless further information is requested

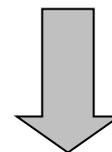
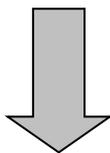


If liability is admitted, then where appropriate the Personal Injury Team will commission a report from an independent medical expert. The report will basically set out what injuries you have suffered as a result of the accident, how they have affected you and will give a prognosis for recovery and will assist the Personal Injury Team in placing a value on your claim.

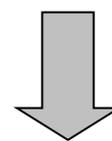
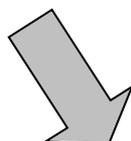
At this point the Personal Injury Team will also draft a schedule of your financial losses e.g. loss of earnings, medication costs etc

If liability is denied the defendant will have to give reasons and produce any documents that they have which relate to the claim. Personal Injury Team will contact you to discuss the denial and will ask for your comments before returning to the Defendant to argue the denial of liability further.

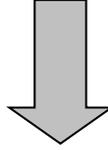
If appropriate, a Barrister will be instructed to give their opinion on the merits of your claim.



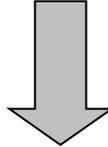
Following receipt of the medical report the Personal Injury Team will be in a position to negotiate compensation for you with the defendant



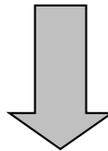
If the Defendant continues to deny liability in light of a positive opinion from Counsel or settlement cannot be negotiated then your claim will progress to Court Proceedings. This will start by the claim being issued at Court following which the Claim will be served on the Defendant with Particulars of Claim (these legally formalise the claim) , a Schedule of Loss (which set out any financial loss incurred as a result of the accident) and the Medical Report.



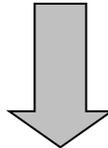
In proceedings you are called the Claimant and your opponent the defendant



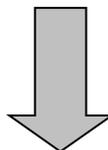
The Defendant will then serve their Defence (this formalises their response to your claim against them).



Both the Claimant and Defendant exchange documents and Witness Statements



Both the Claimant and Defendant exchange Expert Evidence



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