

## Helpful Hints for successful claims

- Seek Legal Advice as soon as possible
- Seek medical treatment for any injuries you have sustained
- Take photographs of your injuries
- If your accident occurs in a public place, take photos of what caused your accident
- Report all accidents at work to your supervisor without delay and ensure a record is kept in the accident report book
- Keep receipts for any financial loss you have suffered, such as
  - Any excess payable for car damage
  - Dental or physiotherapy treatment which may be required
- Write down details of the circumstances of your accident, while the facts are fresh in your mind
- Keep a note of the names and addresses of
  - Witnesses to your accident or injury
  - Anyone who sees the defect or hazard which caused your injury
  - Anyone who has previously reported or complained about the problem

Check your house Insurance for Legal Expenses Insurance cover – we will contact your Insurers on your behalf to confirm this, if required.

[www.worthingtonslaw.co.uk](http://www.worthingtonslaw.co.uk)



Nikki McConnell  
Partner

- Commercial Property
- Banking and Finance
- Employment
- Corporate and Commercial Law
- Commercial Litigation
- Insolvency
- Debt Recovery
- Private Client
- Personal Injury
- Probate and Wills
- Residential Conveyancing
- Matrimonial and Family Law

  
**Worthingtons**  
Solicitors

BANGOR	BELFAST	NEWTOWNARDS
74 High Street	24-38 Gordon Street	2 Court Street
Tel 028 9147 5929	Tel 028 9043 4015	Tel 028 9181 1538
Fax 028 9147 5928	Fax 028 9043 4016	Fax 028 9181 0532

email [info@worthingtonslaw.co.uk](mailto:info@worthingtonslaw.co.uk)  
web [www.worthingtonslaw.co.uk](http://www.worthingtonslaw.co.uk)

## LITIGATION

Advice and assistance  
to both private  
and corporate clients

  
**Worthingtons**  
Solicitors



## Free Initial Consultation

All initial consultations regarding accidents or injury claims are free. During the initial consultation we will advise you whether you have grounds to make a claim. We will explain the basic steps of the claims procedure in your particular case and advise you fully about any costs you may incur and how best to fund your claim.

## Will I have to pay any costs ?

If your claim is successful, you will rarely have to pay any fees. The Defendant or his/her Insurer will usually pay for the costs incurred in the claim.

However, the financial risk involved in all litigation is often a worry to potential claimants.

## Funding my claim

There are a number of ways of funding a claim to reduce the financial risk –

- Legal Aid  
You may be eligible for Legal Aid if you receive state benefits or are on a low income. We will advise whether you should apply for Legal Aid and assist with your application

- Legal Expenses Insurance  
You may already have Legal Expenses Insurance through your Home Contents Insurance Policy. If you are covered, you may apply for your Contents Insurance to be extended to cover the costs of your claim, often for no extra premium. We will gladly examine your policy and contact your Insurers on your behalf.

## Time limits for making a claim

In most cases you must commence legal proceedings within 3 years of either the date of your accident, or the date you became aware that your condition was caused by someone else's negligence. If you are under 18, the time limit does not begin until your 18th birthday, therefore, any claim will not become barred until your 21st birthday.

There are some instances where the time limit is less than 3 years and there are some rare circumstances in which you may bring a claim outside these time limits. It is therefore extremely important that you contact us immediately for our free initial advice.

## Make a Will!

While your claim is ongoing, you will be able to make a will for yourself and your husband or wife for a discounted fee.

Making a will ensures your estate is distributed according to your wishes and can reduce the burden on family members in what can be a difficult and stressful time.

## Financial Advice

You may wish to invest some or all of your compensation.

Investing money is a good way to provide for the future and save for a rainy day. If money is invested in a Personal Injury Trust, your present and future entitlement to state benefits such as Income support, should be protected.

We can arrange for Independent Financial Advice on how best to invest your money.



# When can you claim compensation ?

You may claim compensation when you sustain an injury as a result of the negligence of someone else.

## What is an injury ?

- Physical injury
- Psychiatric injury, including stress

## How may an injury be caused ?

- An accident
  - An accident may occur –
    - at work
    - in a car or on public transport
    - in a public place
    - in your own home
    - in fact anywhere !
- By exposure to –
  - asbestos
  - harmful chemicals
  - dust

## What can you claim for ?

- Physical injuries, pain and suffering
- Stress
- Loss of earnings
- Damage to property