



# A GUIDE PERSONAL INJURY & ACCIDENT COMPENSATION

## Are you entitled to a claim?

Thousands of people each year fail to make claims for personal injury and lose out on money to which they may be entitled. If you have been injured at work, on the road or pavement, or on someone else's property, you may well be entitled to claim compensation.

If someone else is to blame for your injury (even partly), you may be entitled to a compensation payment for:

- Medical costs
- Pain and suffering
- Loss of earnings
- Damage to your property
- Care by family/friends

If you can prove that someone else has been negligent/careless, or was in breach of a specific regulation designed to protect you, we may well be able to claim compensation on your behalf.

Most employers, hospitals, local councils, property owners and motorists are insured against such claims. Most compensation claims arise as a result of accidents at work or on the road and it is the insurer that will pay any compensation due.

There are many circumstances that can give rise to a claim such as:

- Accidents in public places
- Accidents that occur if there is a defect on property that is visited by the general public, such as shopping centres, cinemas and offices.

Owners of these premises are under obligation to ensure that the property is maintained to a safe standard. Local Authorities are responsible for the maintenance of pavements and roads and must make sure that the underfoot conditions are reasonably safe. There are specific rules and regulations outlining the minimum standards.

## Accidents at work

There are strict laws regarding employment that your employer must adhere to. This includes the safety of your workplace and, in particular, machinery that may be dangerous. You may have suffered injury or have incurred permanent damage from noise or fumes or even repetitive work. Your employer should, by law, be insured to cover for any claim for negligence or breach of statutory duty resulting in such damages.

## Road accidents

You may have been involved in a road accident, even as a passenger or passer-by, and have suffered injuries which incurred medical costs and you may have taken time off work that resulted in loss of earnings. All drivers of motor vehicles must have third party insurance by law, which includes cover for the other person.

## Injuries incurred at other people's homes

Most home owners/occupiers will have a home insurance policy, which will include cover for injuries to persons that occur within their home, including injuries caused by their pets.

## Nervous shock injury

If you have witnessed, or been involved in a particularly horrific accident, although not physically injured yourself, you may have suffered nervous shock. Accidents can be very distressing and traumatic. In appropriate cases, claims can be made, for example, for loss of earnings or any medical attention, in addition to compensation for any injuries suffered.

## Negligence

During the course of your medical treatment, you may have suffered as a result of negligence. Such cases include incorrectly prescribed drugs or treatment. These too can result in successful compensation claims.

## Advice is available

If you have a case (the accident should have occurred within the last three years) we will be able to advise you on the following:

- Who is to blame
- Your eligibility for a compensation claim
- The potential value of your claim
- Additional state benefits that you may be entitled to claim for
- Eligibility for Legal Aid
- The time limits in which personal injury claims must be pursued

## The service provided

Our experienced personal injury lawyer places a great emphasis on ensuring that a highly personal service is given to each client. We will deal with the claim as quickly as possible but it is important not to rush procedures if we are to obtain the highest possible level of compensation for you. If you are physically unable to attend our office, we are able to arrange a visit either to your home or even to a hospital.

## The cost

Following your first consultation, we will advise you if there is a case and what the likely costs will be to proceed with it. In appropriate cases, you may wish to execute a Conditional Fee (no win no fee) Arrangement. Legal Aid is now very rare in personal injury cases, and therefore we are very happy to advise you on the most cost-effective way to proceed with your claim. It may well be that, following a successful claim, a substantial proportion of the costs will be met by the insurer dealing with the claim.

## How to contact us

We welcome enquiries and consultations by telephone, letter and e-mail, or why not call in to one of our offices and ask for further information.



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