

Road Traffic Accident Claim

The road traffic accident claim is a legal procedure that can help you get compensated for the losses you suffered in an accident that wasn't your fault. Although it can be a time consuming procedure, it can help your recovery process. And I know that some of the things a person can lose in an accident may never be brought back, but a little bit of financial compensation is the least you can ask for, right?

You have two options when deciding the way in which you can get compensated: you may simply settle for what your insurance company is willing to give you, or you may hire a lawyer who will maximize the effectiveness of the claiming procedure. It all depends on the seriousness of the injuries. If you suffered a minor accident, it's better to simply accept your insurance company's compensation. If not, you should hire a lawyer. Now here are some myths regarding road accident claims that I would like to bust so that you can make a clear idea of what I'm talking about.

ACCIDENT CLAIMS REQUIRE PAINFUL LAWSUITS

This is simply not true. As a matter of fact, most of the claims will be settled privately, and there's really no need to go to Court. Only very serious accidents involving severe injuries like paralysis or even worse are settled in Court. If this is not your case, then you should really have nothing to fear.

HIRING A LAWYER WILL COST ME A FORTUNE

Most personal injury solicitors nowadays operate under the conditional fee arrangement. Using its more popular slang, we will call it no win no fee arrangement. The no win no fee arrangement allows you to hire a lawyer and to pay him only with the condition that he wins your case.

So, in short, he wins your case, he gets paid. Your lawyer will probably have two fees: the basic fee and the success fee. While the former is a constant in all these cases, the latter is optional and does not apply to all the cases. You haven't even heard the best part about this: if your lawyer is a good and experience one, he will be able to make your opponent pay even for his fees.

However, there's a small catch to this: if you, by any chance, lose your case, you will have to pay your opponent's costs. You have to know that before engaging in a no win no fee arrangement and your lawyer should tell you that in the preliminary interview. Still, there's a way to get financially covered for this unpleasant situation: the "after the event" insurance. It is especially designed for these cases and you should better get one even if you are 99% that you are going to win the case.

I WON'T HAVE TIME TO RECOVER

One of the most important advantages of working with a solicitor is that he will handle everything about the case. From collecting evidence, to appointing you to medical visits and preparing your statements, he will be in charge of everything. And this leaves you room for yes, you guessed it, your recovery. Although the claiming process can be, as I said, a time consuming process, it can also be a time in which you can make an at least partial recovery.

Another more delicate misconception refers to a more subtle situation: people who claim, consciously or not, have the tendency to think that they are taking advantage of someone. This is simply not the case, because hey, what are insurances for? But stop right there for a second and think about yourself. Who is going to pay your medical bills? Who is going to pay your phone bills?

If you decide not to claim, you may be making a big mistake. Injuries can take years to heal and treatments can be very expensive. You may even lose your ability to work and to support yourself. So, what are you waiting for? Get on the phone and file your road traffic accident claim.

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