

Road Traffic Accident - Claim Compensation

Have you ever experienced a situation that made you consider filing for road traffic accident compensation? What are your options in case you want to do it? These questions and not only will get their answer in this article. So, let's start with the beginning. The first question that pops into one's mind is:

WHEN DO I CLAIM FOR COMPENSATION?

Basically, if I were to give a technical definition, you can file a road accident compensation claim when you've been involved in an accident that wasn't your fault. And the technical definition pretty much sums it up. As a side note, I'd have to say that it doesn't matter that you are a car driver, a motorcycle driver, a pedestrian or other kind of traffic participant. Each category has its own specialized claim.

WHERE DO I GO?

Now, this is the first more or less tough choice that you have to make. You have the possibility of simply going with your insurance company's compensation or of hiring a solicitor to handle your claim. How do you know what to do?

The insurance company's compensation is suitable for minor accidents, and I'll tell you right away why. Your insurance company, like any other business, has its own financial interests. That's why, when the moment of claiming arrives, they will want to settle with you at a far smaller compensation than you would rightfully deserve. Many people don't know this and fall into the trap.

Here's where hiring an attorney shows its benefits. Not only will he try to maximize your compensation claim, but he will also save you time for your recovery. He will handle everything concerning the case.

So, it's your choice. I say insurance company for minor cases because those are the cases in which there's not much at stake. You will not want to go through the process of having an attorney representing you for a hundred pounds more. That's why you need to make a small case analysis of your own and decide who to call before you actually pick up the phone.

HOW MUCH COMPENSATION CAN I GET?

This really depends on a case to case basis. Minor accidents will get you a far smaller compensation than serious accidents, and this is obvious from the start. However, if you decide to hire an attorney, he will be able to give you an estimate of the amount of money you are likely to get in the preliminary interview.

Basically, you can get compensated for two important things: general losses and future losses. The general (or direct) losses term refers to your immediate injuries and damages. For example, if the accident results in a broken arm, this is referred to as general losses. The medical treatment will have to be compensated. Also, the immediate damages your car or other of your belongings sustained are part of this category.

The future losses are the consequences of the accident in your future life. For example, if you get a whiplash, its treatment will probably last for a few months or even years. This has to be accounted for. Also, the phone calls you'll have to make can be referred to as future losses. I think you got the idea by now.

Anyway, I hope I managed to answer a few of the most important questions that a road accident claim raises. Of course, this is not all, but it will help you get going. Make sure, if you decide to hire a lawyer, that you ask him everything about the case. He will have to answer professionally. Make sure that you understand everything and don't neglect the part of choosing an experienced attorney. That's because his solid background, experience and negotiation skills could make all the difference when you look at the check that represents your road traffic accident compensation.

About the Author

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