

## PERSONAL INJURY - YOUR JOURNEY

Personal Injury claims can take a considerable amount of time to investigate and complete even if the issues seem relatively straightforward. No two cases are the same but we have set out below a basic timeline of a straightforward case to give you a guide and for you to refer back to during the course of the case. Of course we will fully advise you at each and every step of the case as well as always being available to answer any concerns or queries you may have at any time.



### CAN WE HELP?

We will decide if we can take your case on within 2 business days of you contacting us (unless we require further documentation or information).



### FUNDING

Most claims are run under a Conditional Fee Agreement (CFA), more commonly known as 'no win, no fee'. A funding pack will be sent out within 1 week of us confirming we can assist in your claim and we will discuss this in detail with you.



### CLAIM NOTIFICATION FORM (CNF) / LETTER OF CLAIM (LOC)

The file handler will review your claim and draft either a CNF or a LOC to send to the Defendant within 1 month setting out full details of your claim.



### CNF / LOC SUBMISSION

Once submitted the Defendant then has up to 4 months to respond with a decision on liability in your case.



### OTHER TASKS

Whilst awaiting the response your file handler will also:

- Obtain details of witnesses
- Obtain documents and/or records such as DWP and HMRC
- Obtain details of financial losses ready for your Schedule of Financial Loss



### DEFENDANT RESPONSE TO CNF / LOC

At the end of the designated period of investigation the Defendant (or their Insurers) will reply with a decision on liability.

### LIABILITY ADMITTED

This means the Defendant accepts they have been negligent and/or breached a statutory duty and that compensation will be due.

### LIABILITY DENIED

This means the Defendant disputes that they have been negligent and/or breached a statutory duty.

### NEXT STEPS

- 1 Apply for Medical Records
- 2 Obtain Medical Expert Report
- 3 Finalise Schedule of Losses

### NEXT STEPS

- Review denial
- Challenge Defendant's decision
- Seek further evidence
- Obtain Counsel's opinion

### CONSIDER OFFERS / SETTLEMENT NEGOTIATIONS

Once we have received an offer from the Defendant, we shall consider the same before writing to you to advise of the offer and our recommendations. If necessary, settlement negotiations will then take place between ourselves and the Defendant representatives to ensure the best possible outcome for you in your claim.

### OUTCOME

If our team / Counsel is satisfied that prospects remain greater than 50% then we shall continue to obtain medical evidence and finalise the financial losses.

If our team / Counsel feel that prospects have dropped below 50% due to the denial of liability then you will be provided with a written advice detailing the reasons for this and advised that the claim cannot proceed further.

### COURT APPROVAL

In the event that the Claimant is a minor or a protected party, we will need to seek the Courts approval on any settlement reached.

Please note, no two claims are the same and the above 'journey' is simply a basic outline of how your claim may be run. Your allocated file handler will always be on hand to assist with any questions you may have at any stage of the claim.

**First steps?** - If we can assist we will arrange an initial appointment with you, if needed, at one of our offices.