

Think you need to make a claim for a personal injury?

If you've been injured in an accident that wasn't your fault, it can feel a little daunting to know which way to turn. The purpose of making a claim is to get the financial support you need to get back into the place you were in before your accident.

Use our top tips to help navigate the process

- 1. Make your claim straight away.** People often wait until they can no longer work before they begin the claims process. However, this can lead to financial problems further down the line when the costs can really start piling up. Putting in a claim as early as you can means the details will be fresh in your mind and you are more likely to have all the relevant documentation to hand.
- 2. Seek medical advice immediately.** Whether your injury is physical, such as whiplash, or psychological, such as stress, it is important to be seen by a medical professional straight away. This is to aid your recovery and rehabilitation but also to record your injury independently, which may be useful for your claim.
- 3. Ask about an interim payment.** The process of settling a claim can sometimes take a while but don't panic, because you can still apply for what is called an 'interim payment'. This essentially means you will be given a lump sum early on in the proceedings, to help you with any immediate costs, for example, covering your mortgage if you are unable to work.
- 4. Record your expenses.** Whether it's a medical bill, home improvements to help you manage your injury or even costs to cover things like transport, keep a log with all receipts. These will all help with making your claim.
- 5. Don't just accept the first offer you get from the insurer.** Many people are made a pre-medical assessment offer by the insurers dealing with the claim. A lump sum can be very appealing to accept straight away, however be very wary of doing so. Until a

full medical evaluation is done and your solicitor has looked at your case in detail, it is impossible to calculate the real cost as there may be factors influencing the amount you need that you are not yet aware of.

- 6. Take care with social media.** Remember that when looking at your claim, insurers will take into account anything that is in the public domain, and this can include your posts on social media. What may mean one thing to you and your friends may be interpreted differently by an insurer.
- 7. Document your progress.** Make sure that you keep a track of all the relevant paperwork you receive, for example medical notes and witness statements. You might find it helpful to just get a box or folder and drop it all straight in. This will help speed up your claim and ensure you get the help you need more quickly.
- 8. Don't be put off by what others might think.** You may well hate so-called 'compensation culture'. In fact, it often puts people off registering a claim – maybe because they feel unsure where to turn or feel a little embarrassed about what their friends and family might think of them. However, the average financial impact of not claiming runs to over £1,500, so it's important that you are really clear on whether you can afford not to make a claim.
- 9. Remember a personal injury claim is just like any other kind of insurance.** If you had a car accident, would you hesitate to call your insurance provider? Would you make a claim against your airline if it lost your bags on holiday? Personal injury is exactly the same – and the insurers are there to provide financial support to help you through what is often a difficult time.

If you'd like to find out more information or speak to a solicitor about a Personal Injury claim visit www.qualitysolicitors.co.uk to find your nearest firm.