

THOMAS DUNTON SOLICITORS

A client guide to

# Personal Injury **Funding**

# "No win, no fee" scheme (Conditional Fee Agreement)

We may be able to assist with your claim on the basis of a Conditional Fee Agreement. This is known popularly as a No win, No fee scheme.

The idea is that, by making the claim, you do not risk being financially worse off than you were before, whatever the result. If you lose, you pay us nothing, and if you win your opponent pays towards your costs.

We will provide you with a Conditional Fee Agreement which sets out all the terms of the agreement between us.

It will include details of any arrangement for funding of disbursements, the details of the success fee payable and details of your Conditional Fee Insurance (see below).

We are always happy to discuss the terms of the Conditional Fee Agreement with you.

#### **Conditional Fee Insurance**

If you lose your case, there is a risk that you would have to pay your opponent's legal costs and your own disbursements. For this reason the popular term "No win No fee" can be somewhat misleading.

We aim to avoid that risk for you by advising and arranging that you take out "Conditional Fee Insurance". The insurer would then pay your opponent's costs and disbursements. This means that you will have no cost and therefore nothing to lose.

It would also pay your own disbursements if you lost the case. "Disbursements" are payments to others who help with your claim, such as experts.

Don't leave legal issues too late: seek advice at the earliest stage.

#### Free Interview

For all our personal injury clients, we offer a free first interview. It provides the opportunity for you to meet your solicitor and discuss your claim face to face. We can assess your case, advise you if you have a valid claim and discuss funding options.

# **Legal Expenses Insurance**

Many of our clients already have the benefit of Legal Expenses Insurance. Most motor policies include legal expenses insurance, as do some building, home contents and holiday policies and even credit cards and some bank accounts.

### You may be covered on someone else's insurance

Your spouse, partner or the car's driver may be members of an organisation such as the AA who include the benefit of legal expenses cover.

If you believe that you have any kind of legal insurance, please tell us so that we can contact your legal insurer to determine if they will be prepared to meet the legal costs for vour claim.

## Sometimes insurers will tell you to use their own nominated solicitor

This may not be convenient for you, nor provide the level of service you would like. If you talk to us about it, we can usually make arrangements with the insurers so that we may act on your behalf.

Alternatively, insurance can sometimes be taken out even at this stage to cover your legal costs and/or those of the opponent.

Please ask us about these possibilities.

# Assistance from Trade Unions, Trade Organisations or other Associations

If you are a member of any of these, or similar bodies, you may be eligible for financial assistance with your claim. If this is the case, please discuss it with us and provide the details. We will probably be able to act on your behalf as your nominated solicitor.

# Pay-As-You-Go

Please ask us for details about paying on the traditional "private" basis. We have a range of different charging rates, according to the level of experience you require.

#### Risk Assessment

If you would like to be considered for a Conditional Fee Agreement then we will happily arrange for a risk assessment. The success fee will also be assessed.

# Payment

We accept all debit cards and also cheques for payment. However, credit card payments will only be taken at our discretion due to the high transaction charges.

For more information please call our freephone number 0800 146340 or visit our dedicated personal injury website at www.injuryadvicelawyer.co.uk

# When considering an accident claim, a local personal injury solicitor is best

Solicitors who advertise on TV or in the national press, need to communicate by telephone or letter and may engage a number of people on your case. These contacts may not be familiar with local services and may not logistically be able to meet you face to face to understand the full impact the accident has had on your life.

With a personal injury, being able to meet your solicitor face to face is important. They are able to see your injuries first-hand and the effect they have on you as a person.

At Thomas Dunton we have the experience to recover compensation for clients whose injuries range from broken bones to brain injury. As well as damages, compensation may cover rehabilitation, adaptations to your home, medical treatment and loss of pay.

We will ensure your claim is dealt with thoroughly and efficiently to provide the best possible outcome to get you back on track.

For advice on personal injury claims please contact our freephone Accident Advice Line on 0800 146 340, email accident@thomasdunton.co.uk or visit www.injuryadvicelawyer.co.uk







This guide is not a full statement of the law. Individual advice should be taken before taking any action. The information in this leaflet is of a general nature and may not reflect your individual circumstances. Please also note that details may change.

Don't leave legal issues too late: seek advice at the earliest stage.

# THOMAS DUNTON SOLICITORS

Here at Thomas Dunton Solicitors, we have been serving the community for over 40 years.

Our reputation as a competent, professional and compassionate law firm is echoed in our recent annual client survey:

93% of our clients said they would recommend us to their friends and family.





Thomas Dunton Solicitors LLP is a limited liability partnership, registered in England and Wales, under registration number OC432925. Authorised and regulated by the Solicitors Regulation Authority, registration number 808974.

Please contact us at

217-219 High Street Orpington, Kent BR6 0NZ

01689 822554

enquiry@thomasdunton.co.uk www.thomasdunton.co.uk

0800 146340

accident@thomasdunton.co.uk www.injuryadvicelawyer.co.uk



