



Funding a Personal Injury Claim

If you wish to investigate a potential personal injury claim, you need to consider how you are going to pay the legal costs and expenses involved. The following information sets out the options for funding personal injury claims, all of which we are able to offer. If you have any queries please do not hesitate to contact us.

Legal Costs and Expenses

- The general rules are:
 - If your claim is successful, your opponent pays all your reasonable legal costs and expenses. In addition, your opponent pays his own legal costs and expenses.
 - If your claim is unsuccessful, you pay your own legal costs and expenses. In addition, you may be ordered to pay your opponent's reasonable costs and expenses.
- The various funding options that may be available to you are set out below.

Legal Expenses Insurance

- Legal expenses insurance can provide you with cover for your own legal costs and expenses and also those of your opponent. You may not know you have this cover as it is often incorporated into another insurance policy, for example, household contents or motor insurance. Some credit cards also have legal expenses insurance as part of the package. We will need to examine any insurance policies you have, to see whether they will cover you in relation to your claim. Please check all your insurance policies and credit cards and bring all available documentation with you to our first meeting.

Trade Union

- If you are a member of a trade union or trade or professional association, they may assist you with the legal costs and expenses of bringing a personal injury claim. More often than not, however, they merely provide free legal advice following an



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initial enquiry. In any event, please check your membership and whether support is available. Please bring the relevant documentation with you to our first meeting.

No Win No Fee or Conditional Fee Agreement

- If none of the above options are available to you, a conditional fee agreement (CFA) is an alternative means of funding your claim. CFAs are often called “no win, no fee agreements”. In brief, this firm would agree not to charge you for the legal costs we have incurred if the claim is unsuccessful. However, the agreement does not cover the expenses we incur on your behalf in investigating the claim, such as the cost of medical reports, or your opponent’s legal costs. If external costs are likely to be incurred, you need to take out an insurance policy, which we will do on your behalf. We ensure that you do not have to pay the insurance premium, whether you win or lose your case.

If you need any further information about matters in this information sheet, please do not hesitate to contact us.

CONTACT:

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