



Your guide to  
**Personal Injury.**



National **Firm.** Local **Values.**

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## What you can expect from GWlegal

**If you've had an accident that wasn't your fault, we will help you make a claim for compensation.**

Our Personal Injury department is headed up by Senior Partner, Simon Cottrell and specialises in road traffic accidents, accidents at work, public liability and highway tripping claims. The department is made up of solicitors and experienced litigation executives, each of whom, unlike some other firms, have manageable case loads allowing them to give your claim the time and attention it needs.

Trust your personal injury claim to GWlegal and you'll get the whole process explained in plain English and regular updates by phone and/or in writing as your case progresses

With over 30 years of experience dealing with personal injury claims, GWlegal has the right people in place to deal with your claim quickly and efficiently.

We deal with thousands of personal injury claims every year, from minor wounds to severe injuries, and aim to make your claim as stress-free as possible.

We appreciate there is a lot of information to take in, but please take the time to read it all. It could be instrumental in helping your claim reach a faster conclusion.

## Public Liability Claims

An accident that occurs on property open to the public is known as a public liability claim. This includes accidents that happen in supermarkets, gyms, restaurants and parks. The most common types of Public Liability Claims are slips, trips or falls but there are, of course, other types of accidents that could happen in public places such as accidents caused by falling objects.

### Examples of Public Liability Claims

- Slipping on a spillage on a shop floor
- Tripping on an uneven floor
- Being struck by a falling object

### What to do

- Report the accident immediately
- Take photographs of the relevant area
- Get the contact details of any witnesses

## Road Traffic Accidents

A road traffic accident describes any kind of accident that happens on the road. And you don't have to be in a car to have a road traffic accident. You can be on a bike, on the bus, in a taxi or just walking along minding your own business. They come in all shapes and sizes and don't always involve another driver.

### Examples of Road Traffic Accidents

- Vehicle hit from behind by another vehicle following too closely
- Car colliding with a pedestrian
- Driver losing control

### What to do

- Report the accident immediately
- Take the details of the offending driver
- Take photographs of the damage
- Get the contact details of any witnesses

## Highway Tripping Claims

The local Highway Authority is responsible for the maintenance and upkeep of all roads, footpaths, cycle paths and bridleways. If any 'highways' are neglected and cause a user to suffer a personal injury, they have failed in their responsibilities and are liable.

### Examples of Highway Tripping Claims

- Tripping on defective paving slabs
- Tripping over missing grids and/or manhole covers
- Tripping due to potholes in the road

### What to do

- Report the accident immediately
- Take photographs of the defect
- Get the contact details of any witnesses

## Accidents at Work

Whether you are an office worker or a construction worker, you have a right to work in a safe environment. It is the responsibility of the employer to ensure all their staff are fully protected, fully trained and the workplace is secure. If the employer falls short in their responsibility, then there may be an entitlement to compensation.

### Examples of Accidents at Work

- Injuries caused due to excessive manual handling
- Injuries sustained due to defective/unsafe work equipment
- Injuries caused due to lack of training or supervision in an unsafe system of work
- Slipping or tripping at your place of work

### What to do

- Report the accident immediately to your employer
- Get the contact details of any witnesses.

## Accidents Abroad

Having an accident is never good but when it's abroad, it can be even more distressing. Not only can it disrupt and ruin your holiday, it is also a very confusing experience. There's the potential language barrier, finding your travel insurance documents and the fact you're not 100% sure of your rights.

### Examples of Accidents Abroad

- Car accident abroad
- Tripping on a defective walkway in the hotel grounds
- Food poisoning from a hotel restaurant.

### What to do

- Gather as much information as possible including your insurance details and other information from the police.
- Take photos including any evidence
- Get contact details for any witnesses.

## Product Liability

Everything you buy, from cars to toothpaste, has to be tested and deemed sufficiently safe for use or consumption. Unfortunately, however, some defective products slip under the radar and end up causing personal injury.

### Examples of Product Liability

- An allergic reaction to hair dyes
- Electric shocks from incorrectly wired products
- Cut by sharp/unsafe edges on products.

### What to do

- Report the accident immediately to both the shop and manufacturer
- Take pictures of the defective product
- Get the contact details of any witnesses.

## Criminal Injuries Compensation Claims

### CICA CLAIMS

The CICA was created to compensate blameless victims of violent crime who have suffered from physical or psychological injury. The incident must have happened in England, Wales or Scotland, generally within the last 2 years and you must have reported the matter to the police within 48 hours or as soon as reasonably practicable.

The CICA can refuse to deal with your claim if you fail to report the incident to the police or you contributed or caused any injury. People who have tragically lost a spouse, child or parent can also seek compensation.

### Examples of CICA Claims

- Physical and psychological injuries caused by assault;
- Victims of a sexual offence;
- A loved one dying as a result of a violent crime.

### What to do

- Report the incident immediately to the police and co-operate with police enquiries and investigations relating to the incident;
- Take photographs of your injuries;
- Get the contact details of any witnesses.

## Personal Injury Client Testimonials



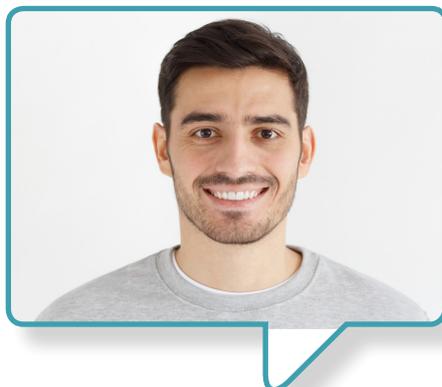
" You took the time to explain things in English to me, a non-legal person, a service much appreciated "

Mr Gee, London



" I would like to congratulate you all for your hard work of which you were successful and so deserved "

Mrs Humphrey, Surrey



" You dealt with the claim quickly and were helpful at all times. It's nice to talk to someone who knows what they're doing "

Mr Lander, Nottinghamshire

# Important notes you must read in relation to a Road Traffic Accident

## Uninsured/ Untraced Motorist Fully Comprehensive Insurance

If you suspect that a fault party has provided false details or if the fault party has failed to provide you with insurance details you must report this to the police immediately and obtain a police reference number. The "Motor Insurers Bureau" can compensate victims of uninsured or untraced motorists however you must have reported the accident to the Police within 5 days of it happening or as soon as reasonably possible. The Motor Insurers Bureau can refuse to deal with your claim if you have not reported the matter to the police.

Your claim will be dealt with under a Conditional Fee Agreement however, if it turns out that the other driver cannot be traced and we have to apply to the MIB to compensate you, then this cannot be done under the Conditional Fee Agreement and it will be terminated. Whilst the MIB contribute towards our costs, the sum is much lower than our usual fees and we may have to look to you to pay any shortfall from an award that is made. A more detailed explanation of how this works will be sent to you under separate letter before we take this course of action.

If you have a fully comprehensive insurance policy but decide to ask the fault party's insurers to pay for the repairs/total loss value of your vehicle you must be aware that this is very likely to take longer than if you used your own fully comprehensive insurance policy.

The fault party's insurers will not deal with your claim until the fault party has filled in a claim form, they are satisfied that the fault party has a valid policy of insurance with them and that the accident is completely their insured's fault. They have three months to investigate this and are not legally obliged to provide any interim payments to you.

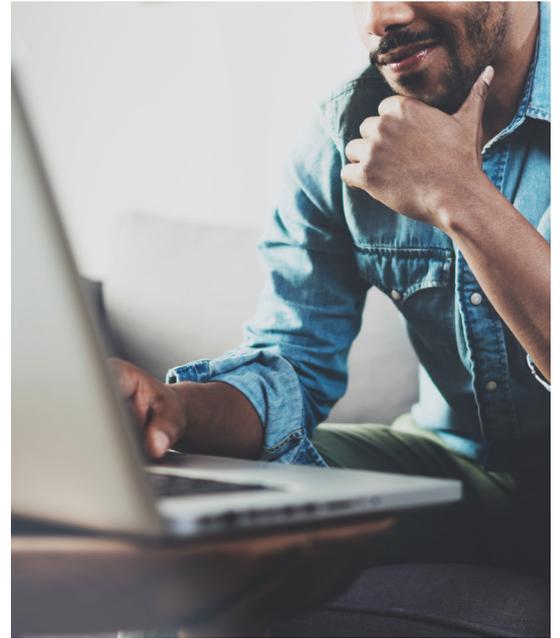
If it is found the fault party wasn't covered by a valid motor insurance policy then the insurer/MIB may not be responsible for any unreasonably incurred hire/storage or other charges that you incur whilst waiting for them to deal with your repairs/total loss if you have a fully comprehensive policy that you could use instead.

You should always report an accident to your own insurance company immediately, even if you do not intend to claim from your own policy. You could invalidate your insurance if you fail to report an accident to them.

If you have not reported the accident to them immediately but then later try to make a claim on your own policy you may find that your insurers will refuse to deal with your claim. You should check your policy document thoroughly as you may find that if you do not report an accident to them within a certain time this invalidates your insurance.

# The GWaccount

Stay up to date with your case as well as upload documents, make payments and ask any questions you have...even when the office is closed with your own GWlegal account.

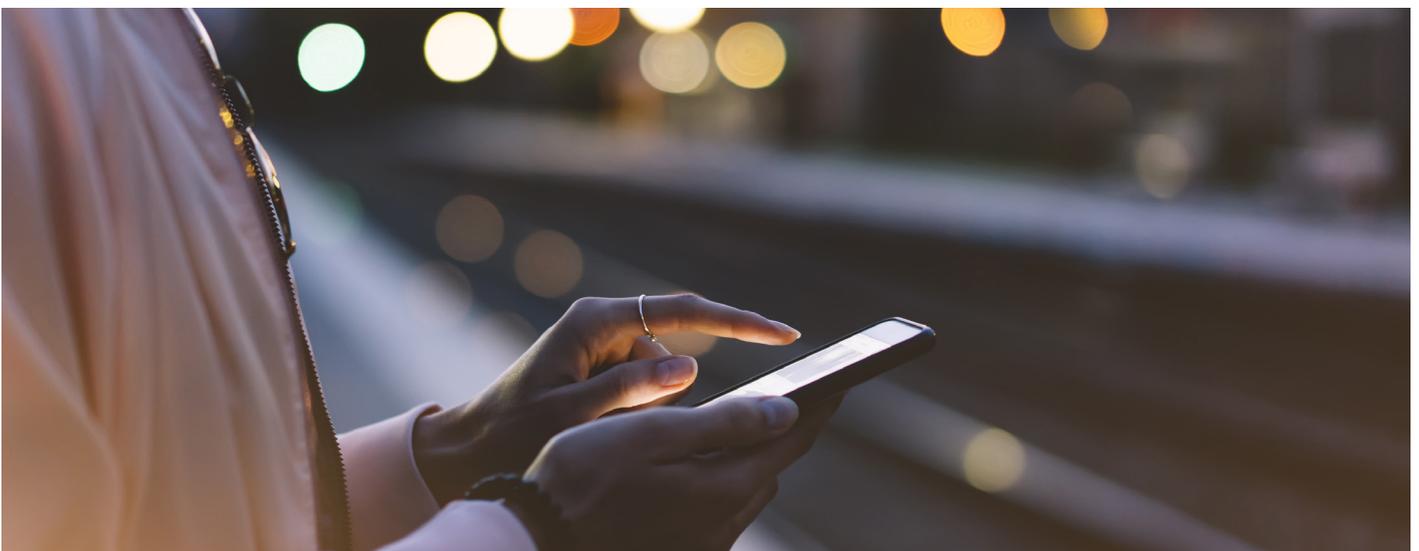


By creating an account, you'll be able to:

- View and update account details
- View case progress
- Send messages relating to a case
- Make payments relating to a case
- Leave feedback
- Upload documents

We believe that by enabling you to have access to your case and understand the key milestones which have been or need to be completed will not only improve your experience but also help speed up your case.

→ **Set up your account at [gw.legal/account](https://gw.legal/account)**



# Everyday Legal

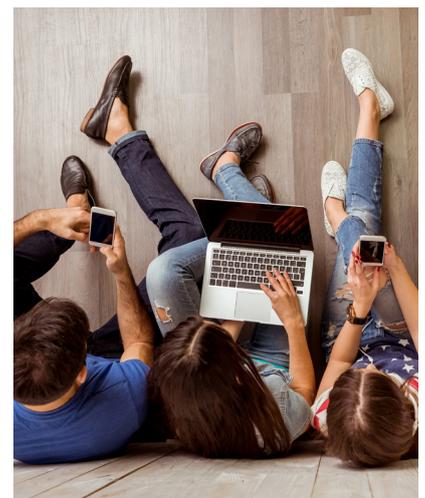
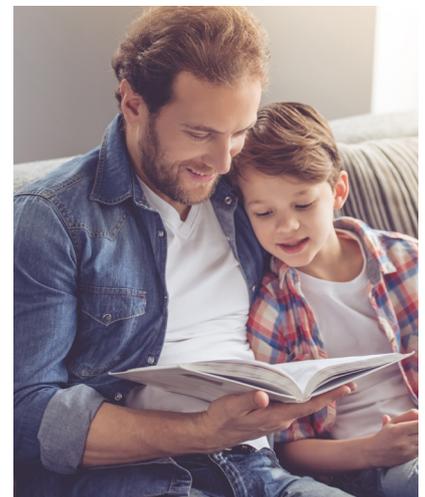
## Free legal help from GWlegal

Whilst you need our assistance in your current case, not every legal issue needs the professional advice of a solicitor. Often you can handle the situation on your own – you just need a few pointers.

That's what Everyday Legal, our free advice service, is all about... equipping you with the right information so you can solve the problem yourself whether it's reclaiming unfair charges, resolving disputes or wanting to know your consumer rights.

### Topics include:

- Energy bill refunds
- How to claim for pothole damage
- Resolving property boundary disputes
- Your legal rights when buying a used car
- Dealing with noisy neighbours.



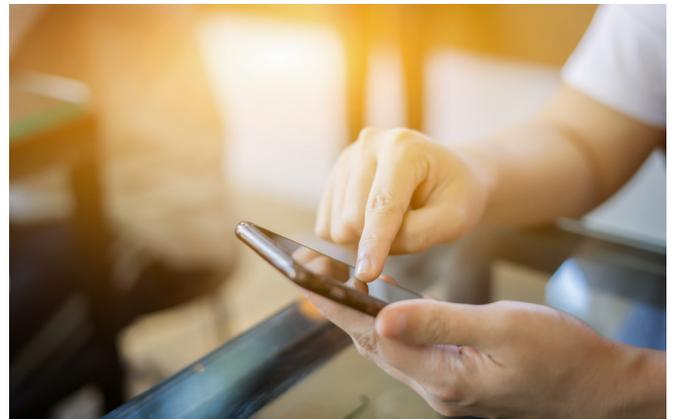
Everyday Legal is available on our website at [gw.legal](https://www.gw.legal)

# Recommend a Friend

Impressed by our service? We sure hope so! Then why not recommend us to your friends and family and earn up to £250 for your effort.

## How much could you earn?

Service	You get
Conveyancing	Up to £100 <sup>^</sup>
Remortgage	£25
Wills	£20
Personal Injury	£250
Financial Claims (PPI)	£50



It's so easy to recommend us to family and friends. Simply log on or create a GWlegal account by visiting [gw.legal](http://gw.legal). Click on the Recommend a Friend button and simply enter your friend's email address and the service you are recommending. Hit send and off it goes to your friend's inbox.

You can then keep an eye on if they follow your recommendation and take up our services, and ultimately if and when you'll get paid, through your own personal dashboard.

Don't forget, if you're a Premier Client Club member, your relative or friend will also be entitled to discounts on our services\*. Might be worth mentioning that to them as an extra incentive!

<sup>^</sup>Earn £50 for a single sale or purchase case and £100 for a combined sale and purchase case

\*Premier client club members and their family and friends are entitled to 25% off our conveyancing and remortgage fees and 10% of our Wills service. Not including VAT and disbursements





If our dedicated team of experts can offer any assistance we'd be delighted to hear from you



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