

## Had an accident? Do I have a claim?

Many people think they don't have a claim and in fact to have a claim. Some even get advised by other lawyers and investigators and friends that they don't have a claim. Whatever you do don't listen to them. Second opinion through Accident Victims Association (AVA) costs nothing and we have had clients that have been advised they could get nothing and in fact ended up with hundreds of thousands of dollars. It is simple. Call us so that we can arrange a free second opinion.

## Is it worth pursuing?

Absolutely. As pointed out above a second opinion costs you nothing. Our lawyers will take the stress and hassle out of it all for you and you could end up with tens or hundreds of thousands of dollars. It is particularly worth pursuing when a lot of people's injuries aren't immediately apparent and resurface year's later causing them serious problems. Insurance companies are paid to provide insurance. It is set up for your benefit and you should make the most of it stop. Without being dishonest or trying to rip anybody off you should get what you are entitled to.

## What about the stress?

Our lawyers are there to take the stress away from you . That is their job. If you have had an accident and you are not working there undoubtedly will be some stress. Even if you have been injured there will be stress. Let us help to take the stress away and get you the compensation that you are entitled to.

## I am scared of lawyers!

Don't be. We have chosen our panel lawyers as people who are not only the best experts in the field but also as people that will sit down and talk to you in plain English. They won't look down their noses at you and they won't be snobs. In fact if they are we want to know and we will find a new lawyer for you. You will find our staff friendly and they are there to help you. Your lawyers should be the same and one of the reasons they are on our panel is because they will be just that.....friendly. Your lawyer should in fact be your friend, care about you and genuinely want to help you.

## How much will it cost?

If you have had an accident our lawyers work on a no win to pay basis. Their actual legal fees will cost you nothing. If you can afford it you will be asked to pay for the cost of medical reports, court filing fees, and other expenses. If you can't our lawyers will talk to you about that and find a way to make sure that your claim can be pursued. Some of our lawyers have a litigation lending facility. This is a form of bank loan where monies are borrowed to pay for those expenses. We have found over many years that it does not have major impact upon people's claims and the amount of interest in comparison to what our lawyers get for them is quite small. Whatever you do don't be deterred, from pursuing your claim, by costs because we have never found a case that we were not able to find a way around that problem. The most important thing to remember is its **no win no pay**.

## **How long will it take?**

The lawyers on our panel pride themselves in pursuing claims fast. It was quite common in days gone by for people to have to wait for 5 to 7 years for a claim to be finalised. There are some delays that your lawyers cannot control. For example your injuries have to “stabilise”. Stabilising of injuries is the time that an injury takes to reach the point where a doctor can say with some degree of certainty what’s going to happen in the future. Some injuries completely resolve. Some cause minor ongoing problems and some cause major ongoing problems. Until the injuries have stabilised the lawyer cannot finalise your claim. That doesn’t mean that he can’t get it moving. He will. We will make sure of that and the lawyers that we have chosen have been chosen because they work in a fast and efficient manor. Generally speaking, however, given that injuries have to stabilise most claims take from 1 to 3 years to complete.

## **What if I loose?**

Good question. Have some confidence in us. At least one of our panel lawyers has never lost a personal injury case and has a number of records in the ACT. We choose the best and we choose them based upon the track records. Since there is a chance you will loose. Generally however lawyers will not take the case on unless they win. Remember they are taking it on, on a no win no pay basis so they are wanting to be pretty sure their going to be paid.

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