

**URGENT CLIENT COMMUNICATION
TO ALL CLIENTS**

Ensuring fair compensation when you have had a road traffic accident

Dear

We write to update you on an issue which is affecting those involved in road traffic accidents. Increasingly injured parties are being approached by Claims Management Companies who offer to arrange for a replacement car, the repair of your vehicle and to nominate a solicitor to act on your behalf. In the immediate aftermath of an accident such assistance may be welcomed. However, by availing of such services you may expose yourself to significant and unnecessary costs and liabilities.

If you wish to have the use of a replacement vehicle, the Claims Management Company will require you to enter into a credit hire agreement with the provider of the vehicle under which you will have potential personal liabilities. If your claim is unsuccessful, these may be significant. Even if you are successful, you may be unable to recover all of the charges for the car hire from the at fault party as some Claims Management Companies charge a hire fee higher than 'the going rate' for car hire. In these circumstances you may be personally liable for these charges. Similar problems may also arise with regard to car repair costs.

The Claims Management Company may refer you to a firm of solicitors to handle your claim. They will be particularly forceful in insisting that you instruct a firm from their panel of solicitors rather than your own solicitors. Advice and representation provided by the Claims Management Company's nominated solicitor may not be completely independent.

You should be aware that:

- You are under no obligation to accept their choice of solicitor.
- You are free at all times to instruct your own solicitors.

We are here to represent you and you alone!

We will ensure that you are provided with:

- A replacement vehicle
- Quick and efficient repair of your vehicle
- Maximum compensation for any injuries you may have sustained.

The practices of certain insurance companies have also made life more difficult for accident victims seeking compensation. Certain insurers for the party responsible for the accident will attempt to settle any claim for compensation directly with the victim in the immediate aftermath of an accident.

You should **NEVER** under any circumstances settle a claim for personal injuries without the benefit of a medical report and independent legal advice.

Failure to consult your own solicitors will almost certainly result in you receiving less than your full entitlement for any personal injuries you may sustain.

You should **NEVER** allow an Insurance Company to pressurise you into accepting less than your case is worth.

Your first call after a car accident should always be to your own solicitor.