

GOUGHS

SOLICITORS



In this month's "Ask Goughs" column we answer a question which will be of interest to anyone who's had an accident or an injury....

Question: "I was injured in a car accident and the other driver's insurance company telephoned me and have offered me £500, should I accept it?"

No, at least not without legal advice. The amount of compensation you receive for your injuries after an accident depends on the seriousness of the initial injury, the duration and severity of your symptoms and the impact on your normal life. £500 is unlikely to be enough compensation for any kind of injury unless your symptoms were very trivial and lasted no more than a week or two before you made a complete recovery.

Insurance companies can save money by contacting the innocent party very soon after a road traffic accident (usually within a few days) and offering them a sum of money, which in my experience is usually between £500 and £1,000.

The insurance company knows the injured person has not had time to think about making a claim, nor to take legal advice. They are also aware that the injured person is unlikely to know how much their claim may be worth.

Remember: the insurance company is not on your side, they act in the best interests of themselves and their shareholders!

On one occasion I was asked for a second opinion by a young man

offered £650 directly by the insurance company; he was tempted by the offer of a quick settlement, but curious as to whether his claim was worth more.

It was too soon for me to tell him how much his claim was worth as he was still suffering from his injuries, but I could tell that £650 would not be enough. After taking on his claim on a no win no fee basis, I obtained medical evidence and secured him over £6,000, which was the true value of his injury claim. He kept 100% because his legal costs were paid by the insurance company in addition to the compensation.

As your local solicitors, with a specialist personal injury department, Goughs offer you a free half hour appointment (at any of our six offices) to advise on whether you are being offered the correct amount for your injuries. By taking our advice there is no guarantee of an increase in your level of compensation, but you will know whether you are being treated fairly and all without financial risk to you.

If you would like a second opinion about an offer from an insurance company or wish to discuss any accident in which you were injured in the last three years which was not your fault, please call me, Helen Heeley, on 01249 444499 or email helenheeley@goughs.co.uk

This article does not constitute legal advice and no action can be taken as a result of reading it. A qualified lawyer should always be consulted before taking any legal action.

Calne - The Strand, Calne, SN11 0JU

Tel: 01249 812086

Chippenham - Mill House, 1 New Road, Chippenham, SN15 1EJ

Tel: 01249 444499

Corsham - 23 Pickwick Road, Corsham, SN13 9BH

Tel: 01249 712193

Devizes - Ramsbury House, 30 Market Place, Devizes, SN10 1JG

Tel: 01380 726913

Melksham - 5 Bath Road, Melksham, SN12 6LN

Tel: 01295 703036

Trowbridge - 2 Fore Street, Trowbridge, BA14 8HX

Tel: 01295 762683

www.goughs.co.uk