

5 secrets

TO TAKING A SUCCESSFUL PERSONAL INJURY CLAIM!

1

AVOID EARLY SETTLEMENT

After an accident most insurance companies will contact the injured person directly. They will offer a quick settlement. Monies offered are always substantially lower than the case is worth.



Some insurance companies even offer the claimant a **weekend away or holiday**.



Claimants should never settle their case early as it is **not possible to determine, at an early stage**, whether further injuries will manifest themselves.

DISMISSED

Once you accept settlement **your case is dismissed** and you have no right or entitlement to receive further compensation.

We have seen situations where claimants have acted for themselves, settled with the insurance company and have developed further and nasty injuries, which they thought was a more minor injury however, as time went on the injury manifested itself into a more serious injury. We have seen people out of pocket as a result of the accident, having to pay large medical bills, which could not have been foreseen by the injured person.

2

You have **two years** from the date of the injury to take a Personal Injury action.



After the two years the matter becomes **statute barred** (a legal term meaning that you can no longer take a claim for compensation).



You must take the **claim against all relevant parties** and insurance companies responsible for the accident, and not leave anyone or entity responsible out!



This may sound straight forward however, we have seen claims fail, where people have taken the claim without using Mullins & Treacy, Solicitors, and they've pursued the wrong person or insurance company and have received no compensation whatsoever.

There's a lot of **bureaucracy and paperwork** involved in every Personal Injury Claim



3

All applications must be made firstly to the Personal Injury Assessment Board, formerly the Injuries Board

IRELAND IS FAMOUS FOR ITS TRIBUNALS!

Are they ever impartial?



The Personal Injuries Assessment Board was set up in 2004 as an **"impartial" tribunal** for assessing personal injuries.

The Personal Injuries Assessment Board was set up by the Government as a direct result of lobbying by the insurance industry, in order for the insurance industry to reduce costs and save money and thus make increase profit. It is our view that any person representing themselves before the Personal Injuries Assessment Board may not necessarily receive the full value of the compensation they deserve.

4

The Personal Injuries Assessment Board can only deal with cases where liability has been admitted.



(legal term for person / insurance company says they're responsible for the accident and will pay compensation).

This means that the Personal Injuries Assessment Board cannot deal with cases where there is a difficulty or problem as to the person who caused the accident.

In order to establish whether a person is liable, for example, in a road traffic accident or slip, trip and fall, it is essential to have a **specialist Engineer carry out an investigation report**, which is an expensive exercise and a lot of money for a person to come up with upfront.



We have a panel of engineers who shall undertake such reports for our clients and will wait for the claim to be finalised before looking for our payment.

WE WILL SEEK THE COST OF THIS REPORT FROM THE INSURANCE COMPANY, SO YOU DON'T HAVE TO PAY!

5

Did you know

Even where the insurance company says they'll compensate (liability is admitted), and the Personal Injuries Assessment Board carries out its assessment, the insurance company does not have to accept the assessment amount by the Personal Injuries Assessment Board.

NOW HOW'S THAT IMPARTIAL??



The Personal Injuries Assessment Board cannot negotiate on behalf of the injured victim and where the Insurance Company does not accept the value of the case by the Personal Injuries Assessment Board, there's nothing the Personal Injuries Assessment Board can do to make the Insurance Company pay. BUT Mullins and Treacy, Solicitors CAN!



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