



Jim Bedford



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What do you do if you are hurt in a road traffic accident?

Official figures confirm that over 230,000 people were injured in road traffic accidents (RTAs) in 2008. Over 3,000 of these occurred in Devon.

So, what do you do if you are unfortunate enough to be involved in a RTA that was not your fault?

The following checklist will help guide you through a potentially fraught process:

- exchange names, address & phone numbers of everyone involved.
- get the other driver's insurance details.
- note the names & addresses of any witnesses.
- take a description of the car, registration number, make, model, colour and damage.
- note the location of the accident, time, date & weather conditions.
- take photographs of the location and the damage to all vehicles (use your mobile phone or keep a disposable camera in your car).
- inform the police, their report can be important if a claim is brought.
- report the accident to your own insurance company as soon as possible.
- if injured arrange a free meeting with a local solicitor. DON'T be pressured by your own insurance company to use a solicitor they recommend. You can choose to use your own local solicitor no matter what your insurer tells you.

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- speak to your own solicitor before discussing any details about the accident with the other driver's insurers. They may pressure you into settling your claim for injury compensation or vehicle damage for a much lower amount than you are entitled to.
- appoint a qualified solicitor to handle your case. Some insurance appointed law firms use unqualified and junior staff to run cases which means you may not receive the best legal representation. They are often based several hundred miles away.
- meet the solicitor who is going to handle your case. Your local solicitor must be independent of your insurer and able to provide you with impartial advice. Most insurance appointed law firms have an arrangement with the insurers meaning they pay your insurer a sum of money for your case. Often this is a sizeable sum and means that the law firm will be paid less for handling your case and puts pressure on them to settle your case quickly and for less than it may be worth.

Gard & Co. has a specialist accident compensation team that maintains complete independence from insurers to ensure that their clients receive the best legal service whilst guaranteeing them 100 % compensation with nothing to pay.

To get further advice please contact Jim or Gary who will be happy to assist or visit www.gardandco.com.

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