



Jim Bedford



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Your right to choose your own lawyer

You are injured in a road traffic accident and, before you know it, contacted by a lawyer who tells you they have been appointed by your insurers to help you claim compensation. You have never heard of this lawyer or their firm and may feel both frustrated and anxious in having an unknown lawyer imposed on you.

Do I have to use them?

The short answer is no.

Your insurance policy may be confusing on the subject and your insurers are unlikely to give you the option. However, there are European regulations that permit everybody to have the freedom to choose their own lawyer in a personal injury claim, even if your case does not go to court.

Why should I be bothered?

There are a number of reasons why you may want to insist your insurers allow you to appoint a lawyer of your own choosing:

- you will want to ensure whoever you appoint is suitably qualified to handle your case. Some insurance-appointed law firms use unqualified and junior staff to run cases which may result in clients not receiving the best legal representation.
- you may wish to use a local law firm where you can actually meet the lawyer who is going to handle your case. It is likely that an insurance-appointed law firm will be based several hundred miles away and you will not have the opportunity to meet your lawyer.

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- you may also wish to use a lawyer who is wholly independent of your insurer and therefore able to provide you with completely impartial advice. Most insurance-appointed law firms have a commercial arrangement with the insurers, meaning that they will pay your insurer a sum of money for your case. This is often a sizeable amount and inevitably means that the law firm will be paid less for handling your case, and this may put pressure on them to settle your case quickly and for less than it may be worth.
- you may already have an insurance-appointed law firm representing you and are not happy with the service you are receiving. For instance, you may have had difficulty contacting your lawyer or had a number of different people handling your case and may be concerned you are not receiving the best legal representation.

It is unlikely to be too late to change lawyers and to exercise your freedom to appoint a local law firm of your own choosing.

So what do I need to do?

Quite simply, do not accept your insurers' appointment of a law firm and instead contact a local law firm of your choosing. They will typically arrange a free meeting to discuss your case and advise on how to appoint a lawyer of your choice.

Gard and Co have a specialist accident compensation team which maintains complete independence from insurers to ensure that their clients receive the best legal service and guarantees their clients 100 per cent 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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