# Supporting You After an Injury Abroad



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If you or a loved one has suffered a serious or fatal injury abroad the emotional and physical impact can be life-changing for you and your family.

Our international experts are able to navigate the many different complexities that arise from accidents abroad to get you the justice you deserve, so you can access the best medical care, rehabilitation and support.

We'll assess the impact of your injury to understand what support you'll need now and in the future. Early compensation payments may be available if you're out of work, have to make adjustments to your home or move to accessible accommodation.

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# 66

After an accident abroad, I had no idea where to start. My solicitor gave me regular updates and advised of possible scenarios to prepare me for what might happen next.

# Paul 5\* Trustpilot review

This information relates to the law and procedures in England and Wales. Please contact us if you need advice about the law and procedure in other legal jurisdictions.











# **Your Team of Experts**

By building a relationship based on openness, trust and honesty, we are better placed to provide the expert advice you need.

Our reputation for helping clients who've suffered a serious injury overseas is second to none and every year we help many people who have been injured in this way.

The majority of claims can be made and settled here in the UK, but wherever you need to make your claim, we'll keep you updated in clear, easy to understand terms. We have successfully helped many people get the justice and compensation they deserve where different laws and regulations have increased the complexity of a case.

### More than compensation

We'll work with you and your family, health professionals, social agencies and other specialists to identify your current and future needs. We'll then tailor the rehabilitation, medical care and support to your circumstances to ensure you have the best chance of recovery.

# We can help if you've been injured abroad through:

Accidents in hotels and resorts

Accidents involving animals

Accidents while working abroad

Acts of terrorism

Aviation incidents, including aeroplane and helicopter crashes

Coach, bus, car and rail crashes

Cycling and motorcycling incidents

Cruise ship and other maritime incidents

**Criminal injury** 

Jet ski and quad bike accidents

Medical negligence

Sporting incidents, such as skiing and diving injuries.

# **Our Promise to You**

Our highly specialist international team combine powerful legal arguments with care and consideration to ensure the best possible outcome for you and your family.

## Our promises to you:

There's no financial risk if your claim is unsuccessful\*

Our friendly and caring team will always be here to help you

You'll receive understanding, empathetic and professional advice

We'll undertake immediate investigations to determine who was at fault

You'll receive interim payments, wherever possible, to help fund private healthcare, rehabilitation and secure your future financially

Our approach will take into account any worries that you may have such as dealing with financial needs, state benefits and assessing your employment and other rights

We'll meet you at a place convenient for you.

### **Campaigning for change**

We're continuously campaigning for improvements in laws relating to both health and safety and levels of compensation for those who've been involved in accidents abroad. Our experts, are often consulted on international law reform issues and hold senior positions in leading organisations, including the Pan European Organisation of Personal Injury Lawyers and the American Association for Justice.

\* Subject to entering into a 'No Win No Fee' agreement in conjunction with our Allianz Litigate insurance policy and complying with your responsibilities under its terms.



# 66

Thanks to the amazing support of so many people and the financial independence that Irwin Mitchell achieved for me, I am able to continue to be active.

Alison Our client

# **Alison's Story**

Alison was just 35 years old and leading a rewarding and successful career as an Army Major when, while travelling to Switzerland to visit her parents, her car was hit by a speeding drunk driver.

The crash caused irreparable damage to her spine, leaving her wheelchair dependent with limited movement and requiring 24-hour care.

After a month in a French hospital, Alison returned to the UK to spend a further eight months in the specialist spinal injuries unit in Stoke Mandeville followed by four months at Headley Court military rehabiliation centre in Surrey. When she was eventually discharged, Alison was medically retired from the Army as she could no longer perform her duties in the Queen Alexandra Nursing Corps. This unfortunately meant an end to the Army support network she had previously relied on and her regular income.

### **Our involvement**

As Alison's accident happened in France, she needed the help of specialists who had knowledge of other legal jurisdictions. Our team worked hard to secure interim payments which gave Alison access to the equipment and home adaptations she needed, as well as financial peace of mind since she was unable to return to work.

Without these vital payments Alison's rehabilitation, care and adaptations to her home would have been delayed even more. Alison is now able to live a relatively independent life in her own specially adapted home. The compensation has enabled her to afford 24-hour care, allowing for a more independent and fulfilling lifestyle whilst maintaining her basic needs and rehabilitation.

The law, enabling those involved in cross border incidents to bring claims in their home countries against a responsible EU based insurer, has changed again since Alison's case, highlighting the need to seek specialist legal advice from solicitors who are experienced in international serious injury claims.



# When Can I Make a Claim?

In most cases there are strict time limits on when you have to start court proceedings for your claim.

In England and Wales the time limit for starting a personal injury claim is usually three years from the date of the incident. However, the time limit for bringing a claim in other countries can vary and can be as short as one year.

It is therefore important you seek advice promptly from our specialists on the precise time limits that apply to your case.

#### Do I have a case?

If you're unsure whether you have a claim, you or a family member just needs to pick up the phone and talk it over with us. We'll assess your case free of charge, tell you what we think, and leave you to decide if you want to go ahead.

We've helped many people who have been dissatisfied with the advice or service they've received from their current solicitors. Our specialists have then gone on to achieve a successful outcome for them, including gaining access to the best medical care, rehabilitation and compensation. In these situations a lack of experience in dealing with international jurisdictions can lead to significant delays, a failure to obtain important interim payments and the possibility that cases are undervalued. This can mean that you miss out on the opportunity to take advantage of targeted rehabilitation and fail to receive all the care, therapy and equipment you need in order to obtain the best quality of life that is possible after your injury. If you decide to move your case to us the process is very simple and we'll speak to your current solicitor on your behalf.

What are my chances of winning? Many people come to us who originally didn't think they had a claim, however we've gone on to secure them rehabilitation and financial security for the future.

We're realistic in our assessments. When you contact us we'll give you honest, straightforward advice on your chances of winning based on the information you've given us. It's not possible to give a definitive answer on any case, however the more information we have the more accurate an assessment we can make.

### How much will it cost me?

Contacting us for initial advice on your claim won't cost anything. If you do go on to pursue a claim with us, we'll review all the options for funding it.

# 'No Win No Fee' Agreements

If we recommend that a 'No Win No Fee' agreement\* is your best option, you can be assured that there is no financial risk to you if you're unsuccessful.

## If you win:

Your opponent will pay the majority of our basic legal costs and disbursements (e.g. court fees, medical reports)

Any costs not payable by your opponent will include:

- The premium for your insurance policy to protect you fully against any risk of legal costs
- Some of your basic legal costs which cannot be recovered from your opponent
- A 'success fee' which compensates us for the risk that we wouldn't recover any legal fees at all if it was unsuccessful

You won't have to pay a penny out of your own pocket until your claim has successfully come to an end and then any of the costs not paid by your opponent will be deducted from any compensation awarded to you

If any disbursements can't be recovered from your opponent these will be covered by your insurance policy

To help you with your legal costs, the government has provided a 10% increase in the amount awarded to you for your pain, suffering and loss of amenity.

## If you lose:

We can promise you, there's no financial risk to you if your claim is unsuccessful\*

There will be no charge to you

You'll be fully covered by your insurance policy for any disbursements

You'll be fully protected by your insurance policy from any of your opponent's legal costs.

We'll do everything we can to protect and support you to proceed with your claim and we'll keep you updated at all times. Remember, there's absolutely no financial risk to you or your family if you're unsuccessful.

\* Subject to entering into a 'No Win No Fee' agreement in conjunction with our Allianz Litigate insurance policy and complying with your responsibilities under its terms.

# How Much Compensation Will I Get?

The amount of compensation you receive will depend on how seriously you've been injured, how that injury has affected your life, how much money you've lost or will lose as a consequence, if you'll need extra support and what the applicable law is.

### Individually assessed

We'll advise you at the outset on how courts approach the assessment of compensation and how that will apply to your case. It's important to bear in mind that everyone's different and the consequences of the same injury will vary from person to person.

### **Keeping you informed**

As we learn more about you and your circumstances, we'll be able to provide a more accurate idea of the financial value of your claim. You can be assured that we'll do everything we can to recover the maximum amount of compensation available to you and organise payment terms to suit your immediate and ongoing needs.

As well as securing financial compensation, we'll help you and your family with the practical issues and day to day impact of your injury as well as helping you to get access to the best medical care and rehabilitation.





# What Happens When I Make a Claim?

We'll investigate your case thoroughly by gathering witness statements and other relevant details about your injury and ongoing requirements.

## **Opponent's insurance**

As soon as we have all the details of your case, a claim will be made against a defendant directly or your opponent's insurance company and we'll await a response. This can go one of two ways – either they decide to meet your claim or they don't. Don't worry if they turn down your claim at first as this often happens and it doesn't mean your claim will fail.

#### Assessments

We assess every client's rehabilitation needs regardless of the value of the claim. We'll arrange for specialists to assess your needs and the extent of your injury. Some clients may warrant other expert assessments such as care needs and you and your family will be fully consulted on the proposed course of action.

### Settlements

The vast majority of cases are settled before they go to court. If your case is one of the few to be decided by a judge, don't worry. This is perfectly normal and we'll be there to help you every step of the way.

# What Else Can We Help You With?

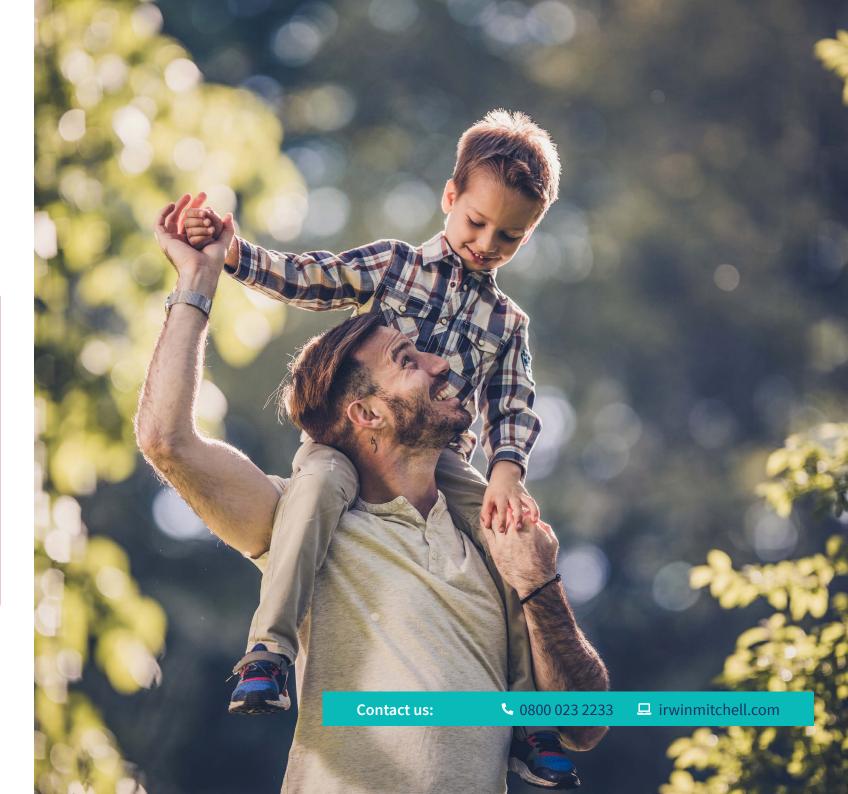
Whether it's business or personal we understand that everyone's situation is different.

If you need legal advice or support with financial planning, we're here to offer *an expert hand with a human touch*, so you're able to focus on what really matters.

## We're here to help you with:

- Buying or selling a house
- Court of Protection
- Divorce, children and family matters
- Planning disputes
- Financial planning and wealth management\*
- Support with your business and employment issues
- Social, education and healthcare provisions
- Tax and trusts
- Welfare and healthcare matters
- Wills

\* Financial planning and wealth management services are provided by IM Asset Management Limited which is authorised and regulated by the Financial Conduct Authority. Its Financial Services Register Firm Reference Number is 402770.



# **Useful Contacts**

We have close relationships with organisations and charities that can provide extra support when you need it most.

British Association of Brain Injury & Complex Case Management (BABICM) The representative body for providing guidance on best practice to address the needs of people with brain injuries and other complex conditions.

318 Warth Business Centre Warth Industrial Park Warth Road Bury BL9 9TB

▶ 0161 7626 440
▶ secretary@babicm.org
■ babicm.org

The Brain and Spine fondation The Brain and Spine Foundation exists to provide information, answer questions, reduce anxiety and to inform choices.

Fourth Floor CAN Mezzanine 7-14 Great Dover Street London SE1 4YR

▶ 0808 8081 000
▶ helpline@brainandspine.org.uk
■ brainandspine.org.uk

### Brake

Brake is a road safety charity working with communities and organisations across the UK to stop the tragedy of road deaths and injuries, make streets and communities safer for everyone, and support people bereaved and seriously injured on roads.

PO Box 548 Huddersfield HD1 2XZ

▶ 00808 8000 401
▶ helpline@brake.org.uk
■ brake.org.uk

**Child Brain Injury Trust (CBIT)** Charity providing emotional and practical support, information and learning opportunities for families and professionals affected by childhood acquired brain injury.

Unit 1 The Great Barn Baynards Green Farm Nr Bicester Oxfordshire OX27 7SG

✓ 01869 341 075□ childbraininjurytrust.org.uk

Headway – the brain injury association Working to improve life after brain injury by providing support, services and information to brain injury survivors, their families and carers.

Bradbury House 190 Bagnall Road Old Basford Nottingham NG6 8SF

▶ 0808 8002 244
▶ enquiries@headway.org.uk
■ headway.org.uk

**Spinal Injuries Association (SIA)** Supports anyone who has been touched by spinal cord injury. We work to enable people to live a fulfilled life after injury.

SIA House 2 Trueman Place Oldbrook Milton Keynes MK6 2HH

▶ 0800 9800 501
▶ adviceline@spinal.co.uk
■ spinal.co.uk

### **The Disabilities Trust**

National charity providing specialist community-based and residential support for adults with acquired brain injury, complex physical or learning disabilities and for people with autism, including education.

32 Market Place Burgess Hill West Sussex RH15 9NP

✓ 0144 4239 123
☑ info@thedtgroup.org
☑ thedtgroup.org

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