

# Personal Injury Guide

Need A Solicitor?

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0333 009 6275

ASHMANSOLICITORS.COM



“

Give us just 10 minutes  
and we will tell you whether  
your injury claim is likely  
to be successful...”

Ashmans Solicitors - Personal Injury Experts



## Will my claim be successful?

That's what most people want to know.

They've been injured, someone else is to blame and the question is...

**“Can I make a claim?”**

**THE TRUTH IS: No solicitor can tell you that, until they hear your story.**

We need to know:

- What happened to you?
- How has it affected your life?

At Ashmans Solicitors, we fully understand the frustrations you have because of an injury that wasn't your fault.

Which is why we are speaking to you now through this Personal Injury Guide.

Before we can start getting you compensation, we have to know more about your injury. In order to do this, one of our Claims Handlers will be taking you through a very thorough assessment.

If you don't have a methodical assessment, you might not give all of the details that your claim requires. Which might leave you with no claim at all! You would not want to leave out this vital information - as mistakes could cost you dearly, also, you would not want to accept the first offer from an insurance company. They'd want you to settle quickly and for next to nothing... no, that's not what you want, or need.

What we are offering is a personal injury solicitor working at a firm that's won millions of £'s compensation. One that's prepared to listen to you. To ask you the relevant questions about what happened. A solicitor who will explain to you why someone else is to blame - even if it doesn't seem so at first.

When you speak to us (hopefully before calling anyone else), what you will find is that we will give you an honest appraisal of your claim. You will get the very best professional advice. Then you can make your decisions, based on our advice. It's as simple as that.

**Call us and we will be able to tell you THREE things immediately:**

- 1 That your claim is valid.
- 2 What you can claim for.
- 3 How you can avoid unnecessary legal fees.

We are here to take your call, 24/7 - there is never a bad or wrong time to call us.

After all, why should we give you false hope that you can get compensation, if we know that you can't? That would be dishonest. It would also be an inappropriate thing for us to do. We would be wasting our time... and yours. The earlier we start on your case – the sooner we'll know.

As the old saying goes...

“ Don't put off tomorrow what you can do today.”

This is not just a saying - it's a **WARNING** too.  
Putting things off can cost you dearly.

Here is a true story that proves that delay has serious consequences.

## The true story...

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Somebody wanted to claim for an injury they received when working in a shop. They had lifted a heavy TV and felt a sharp pain in their back. A couple of days off work and all seemed well.

Having noted the event in the accident book, this person thought no more of it, until a few months later when they felt pain in their foot.

Now we all know that bending and lifting uses our muscles, joints and the backbone (also known as the spine) – but did you know that pain can start months and even years after the initial injury, no matter where in the body it originated from? Doctors call it “delayed onset pain”. It’s like a post-traumatic stress of the body.

This person didn't put two and two together though. And, as their pain got progressively worse, their body compensated by throwing their back totally out of alignment.

Having eventually been told by a doctor that the agonising “sciatica” back pain was likely from an injury... they realised their 'shop accident' was to blame.

**Three years and one day** after the initial back damage from lifting the TV, this person contacted a personal injury firm...

**Sadly, it was too late.**

The law states that in 99% of cases, you have to make a claim **within THREE years** of the initial injury. This claimant had missed the cut-off point by ONE DAY!

Can you imagine? The chance of paid physiotherapy, superior back specialists and restful, lengthy recuperation – was no longer possible - because they didn't seek advice quickly enough.

The lesson is clear.

**Act fast if you are injured...**

We are not saying that you're the sort of person to delay things by three years. However, even a few days can make the difference between a successful claim and one that fizzles out. Injury side-effects, visual evidence and people's trauma can change within 24 hours. So... call us now. Why wait? A few minutes is all it takes. Then we can tell you exactly what we'll do to make your claim successful.

Loss Of Future  
Earning Capacity

Adjustments To Your  
Accommodation

Loss Of Earnings

Travel Expenses

Cost Of Care

Medication Expenses

Physiotherapy  
Treatment

Act fast  
if you are injured...

# Our next important point...

## Early Claims - Mean Early Settlements

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Many people wrongly think that a claim won't be successful. That it will take too long. That legal fees will escalate. These are common fallacies spread by insurance companies and non-legal people.

**THE TRUTH:** in clear-cut personal injury cases, there's usually early settlement of disputes - provided the evidence is well presented. To make sure that's the case, you want an expert legal firm with a good reputation. One that is respected by its opponents. You want Ashmans Solicitors to represent you.

We are available to you.

**Sounds too good to be true?**

**Well, this is how it works.**

### No-win-no-fee – Conditional Fee Arrangements

Conditional fee arrangements, (CFAs) is the no-win-no-fee system which gives you access to the law - without incurring huge legal fees.

The arrangements take away unnecessary legal costs. They enable people to use the law to get swift compensation to pay for treatment and also to help their recovery.

It allows claims not just for monetary loss, but also for pain and psychological damage.

The compensation is designed to get you back to how you were before your accident – or as close as possible to that state of health. It helps genuine victims get what they deserve.

That's why we need to talk to you. We want to find out how things have genuinely affected you.

### Injury Solicitors Win – Only When You Win

Despite what people say about injury solicitors, we can tell you that we don't make huge sums of money. In fact, there's a cap on the amount of reward we can get for successful cases. These are fixed by law.

**WARNING!!** Some insurance companies fight tooth and nail to prevent pay-outs!!

When the insurance companies mount a defence, especially if a case goes to trial, our costs are very high. But remember YOU don't pay a penny. We, the solicitors – take on all the costs. All the risk is ours.

# Finally, let us say why we would love to be your solicitors

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We are all very proud to work for Ashmans Solicitors. It gives us great satisfaction to help injured people get access to justice. To see someone getting better, because we have helped them, is truly why we do this job.

We would be proud to serve you.

Call us now and don't leave it a day longer -remember what happened in the case of the TV lifting claimant - they got nothing, as they left it too late.

Our direct office number is **0333 009 6275**.

You can email us if you prefer at [enquiries@ashmansolicitors.com](mailto:enquiries@ashmansolicitors.com) and we will call you back.

We look forward to helping you today.



## Lloyd's £2.3 Billion Profits in Six Months

A lot of people think that personal injury solicitors are all the same. It's not true. No good solicitor will pursue a fraudulent claim. We're not in this to make millions, frankly there are easier ways to make money. Insurance companies and other law firms are our opponents. They put up a hard fight. Did you know that the world's biggest insurance market, Lloyds of London, made £2.3 billion in profits in just six months!! Insurance companies know how to keep hold of "their" money.

So, please rest assured that we have the highest ethics. Our values are what guide us in our decisions, and the most important value we live by is one of "honesty". Everything we do for you stems from our desire to find the truth. That's why insurance companies settle. They know we will work hard on your behalf and they see us as strong advocates.

## Please don't waste your time...

Our job is to advise you. That advice when you call is free. What you do with that advice is up to you. It's very rare to get free advice from a qualified solicitor. But not with Ashmans Solicitors.

Get a truthful opinion on the merits of your individual case today.

Time and justice wait for no-one.

Our direct office number is **0333 009 6275**.



Here is a typical client of Ashmans Solicitors



I was involved in a Road Traffic Accident in which I suffered soft tissue injuries to my neck and back. I was referred to Ashmans Solicitors through a friend. They vigorously pursued my case and I was awarded compensation for my injury. I was so satisfied with the service that when I was involved in a further accident, I did not hesitate to contact them again. Since then I have referred other members of my family and friends to Ashmans Solicitors."

## Andrew Wroe



# Are you still unsure about calling us?

We realise that you may still have some questions that you need an answer to before you call.

**Let us try and answer some of them now...**

## "How much is my injury worth?"

The amount of compensation you get depends on a number of things. Lost earnings, disability, mental trauma, pain, distress - all of these are important factors.

When you call us, you will get a guide to your claim, based on the information that you give us.

Don't believe a so-called "injury calculator" website – it's not going to give you an accurate picture of your claim. Please be wary of such gimmicks.

Detailed medical reports help determine the value of a compensation claim. With a clear-cut injury, e.g. herniated disc or fractured wrist, it's much easier for a solicitor to gauge the level of compensation.

Serious injuries, such as brain injury, will probably end up in court, and more medical and psychological reports will also be required. These will help to determine the value of any compensation.

Obviously, a lifelong brain injury is going to be compensated for more than a broken finger. We can only tell you once we know the details when you call and receive our assessment.

## "I only have partial evidence of my accident and injury. Will it be enough?"

Every piece of evidence, every medical report, every photo, video or eyewitness report is useful. If your accident was at work, then you'll need to get a copy of the accident book.

In truth, anything you have is better than nothing. **If you have just had an accident and you are reading this, please get as much evidence as you can.** At the very least, go to your GP and try to get a specialist to look at your injuries. Then get their comments in the form of a report, letter or email.

## “I haven't been to the doctor, can I still claim?”

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If you haven't been to a doctor, then we recommend you do, because without medical evidence, insurers won't be keen to settle. It will make things much harder.

Please don't just rely on your GP. They are not specialist doctors (they are general practitioners). The better the specialist who can diagnose you, the better the medical assessment will be.

Ashmans may be able to help fund your medical reports - so please call us and let us know you need our help.

## “Should I go to a big injury law firm that I see on television?”

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Many of the firms advertising on TV are “claims management companies”. They aren't solicitors. Your details will be passed on to legal firms. In many cases, you may actually get a good solicitor - but it's pot-luck.

If you go to one of the huge “factory-style” law firms that run their business on “volume” - do you think you will get a personal service?

**We are talking about PERSONAL INJURY here. PERSONAL means that it's YOU who has been injured.**

You will want someone on your side that you can relate to. Someone who takes up your case. An experienced solicitor who give you their direct line. Not a case manager handling up to five-hundred Road Traffic Accident claims.

If you already have a claim and it's not being handled well in your opinion... call us to see if we can take over... **a second opinion costs nothing.**

## “TV Ads make claiming seem really easy. It is really that way?”

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Injury law is complex. Insurers don't want to pay out. Judging the level of compensation and getting an agreement isn't for the faint-hearted. So, anyone who tells you it's like catching fish from a barrel, is not being honest. But, at Ashmans we do all of the hard work for you - starting from the moment that you call.

Watching our expert solicitors in action you'd think they were like swans: cool, calm and collected - when really, behind the scenes, they're working like crazy to win your claim. But we love working this way, and we'll love working for you, if your case qualifies.

## “How do I choose a good injury solicitor?”

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Firstly, it's great that you want to use a solicitor. Many people try to get compensation without one. That's very difficult. So, you've made a good start not going down that route.

When you choose a solicitor, look for someone who can demonstrate:

- **Honesty** - you'll find this out when you speak to them on the phone.
- **Previous experience** in handling cases like yours, (please do ask for examples).
- A firm that is regulated by the **Law Society and Solicitors Regulation Authority**.
- Clear evidence of **client satisfaction**, such as testimonials.

Ashmans Solicitors fit all of the above criteria.

The solicitor that you choose doesn't have to be local to you, but if your case is serious, they must be prepared to come and meet you. That's the personal touch.



## “How long will it take to settle my claim?”

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We like to settle claims as early as is reasonably possible BUT we don't like to settle claims until we know the full extent of any injuries.

For example, a simple injury with no complications, like a broken arm, may only take 6-8 weeks to heal. But what about more complicated injuries? Sometimes an insurer will say “here's the money for a year's loss of earnings,” but injuries are difficult to assess like that. Everyone heals at a different rate.

So, the answer is that we settle on your behalf **when we are confident that you will get the right outcome for you**. In the meantime, interim payments may be made, so you don't have to suffer financial hardship.

If another solicitor has already settled your claim and they haven't done a good job - then you may **actually have a claim against them!** Let us know.

## “Should I be keeping records of all my expenses and losses due to my accident?”

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Yes, treat your expenses like work expenses. You should keep receipts from: taxis, buses, medical equipment, physiotherapy bills, etc. **Loss of income/lost earnings can be calculated by looking at wage slips or self-employed income.** We'll give you a checklist, to make it easier. Think “proof” and you won't go far wrong.

## “I think I have post-traumatic stress from my accident, should I say?”

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Tell your doctor and tell your solicitor too if you are having nightmares.

**If you find it difficult to sleep - or are drinking more alcohol - or are taking sleeping tablets... this is a warning sign.**

Most accidents and injuries also involve some level of mental trauma. When this affects your life, you need professional help. (Help which you will be able to get with a higher level of compensation).

Mental damage can take longer to help and may be more serious than a physical injury, so it is very important to let others know.

If you have any questions that we haven't answered in this Guide, please do call us on **0333 009 6275**.

**Ashmans Solicitors**

[Find out more about how we can help you - see what we offer on the next page.](#)

# Remember:

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## Personal Injury

Our specialist personal injury department has recovered over £50 million in compensation for clients and we can help clients in many different accident scenarios where personal injury can occur.



## Pedestrian Accidents

Accidents involving pedestrians often result in serious injuries. We are equipped with the experience to take on these more complex claims and help your clients to recover the damages they deserve.



## Accidents At Work

Where your clients have a claim against their employer for an injury at work, we can help them to get the compensation they deserve for their injuries. Our experienced team will identify all the relevant areas of the claim and help to get this settled as early as possible.

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## Road Traffic Accidents

Accidents on the road are the most common type of accident involving a personal injury and we can ensure that your clients obtain the best possible settlement for their injuries. Road accidents can involve cars, vans, bicycles and motorcycles and we have Solicitors with experience in all of these areas who can react to your clients needs to give them the legal advice they need to conclude their claim.

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## Slips And Trips

Slips and trips, whether in a shop or out in a street, can be upsetting, painful and embarrassing for your clients. Ashmans Solicitors can help them to get compensation for their injuries and bring the claim to a conclusion as soon as possible.

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## CICA

If you are the victim of an unprovoked criminal assault or attack and have sustained an injury, we are able to assist you in making a claim for your injury and/or financial loss suffered as a consequence, from the Criminal Injuries Compensation Authority (CICA).



We recover compensation faster than most other firms, normally 30% faster”

## How we can help you

We offer meetings around your convenience, including visiting you at your home or hospital if needed.

To find out about our Personal Injury Department please see our website.

[www.ashmansolicitors.com/legal-services/solicitor-personal-injury/](http://www.ashmansolicitors.com/legal-services/solicitor-personal-injury/)

01 Provide full coverage across England and Wales.

02 Provide a dedicated fee earner within 4 hours of receiving instruction.

03 Provide case updates regularly, with an additional monthly update.

04 Provide a text messaging service directly to the clients' mobile phone to keep them up to date.

05 Ensure maximum compensation for claimants.

06 Insurance companies don't want to speak to a solicitor.

07 They certainly don't want to speak to Ashmans.

08 We'll work hard to get you the maximum compensation.

09 We know how to prepare your case properly.

**With Ashmans you'll be in safe hands!**


# Insurance Companies **Do Not** Want You To Read This!

## Why Ashmans?

Personal Named Solicitor  
with years of  
Injury Litigation Experience

## Why Claim?

Get your life back  
how it was **BEFORE**  
our accident



Someone to blame?  
Within last 3 years?  
Physical injury?  
Or psychological damage?

## Call Ashmans Solicitors

Telephone: **0333 009 6275**

Email: [enquiries@ashmansolicitors.com](mailto:enquiries@ashmansolicitors.com)

[www.ashmansolicitors.com](http://www.ashmansolicitors.com)

**Personal Injury Experts**  
Winning cases **30% FASTER...**