



So you've had an accident?

What is the time limit?

There is a time limit within which time a claim must be brought and this is known as the Limitation Period. The Limitation Period for an accident claim is normally 3 years from the date of the accident.

What can I claim?

The amount of compensation (also known as damages) you can claim will vary depending upon the severity of the injury and the financial losses that you have incurred.

There are two types of damages, which are as follows:-

1. General Damages – this is to compensate you for pain of the injury itself and for your loss of amenity, which can include being unable to participate in an activity or hobby.
2. Special Damages – this is an award for any financial losses you may have incurred as a result of the accident, for example a claim for loss of earnings, travelling expenses, care and assistance provided to you following an accident and medical expenses.

How much is it worth?

The Courts in assessing the level of General Damages in personal injury cases rely upon similar relevant cases and the Judicial Studies Board Guidelines currently the 9th Edition.

Some examples of awards contained within the Guidelines are as follows:-

Minor Neck Injury with full recovery between a few weeks and a year	£850 - £2,750
Minor Back Injury with recovery within 2 years	Up to £5,000
Minor Shoulder Injury with almost complete recovery within a year	Up to £2,750
Fracture of One Finger	£1,900 to £3,000
Loss or serious damage to one Front Tooth	£1,400 to £2,500
Simple fracture of Femur (upper leg)	£5,750 to £9,000