

MYTHBUSTERS GUIDE TO:

Dealing with insurers when you've had an accident



MYTH #1

You have to use the insurer's nominated solicitors

No. Insurers often don't want you to instruct a local and highly effective lawyer, and prefer you deal with a remote firm of their choosing, often with less experienced staff that work solely by telephone. But you don't have to accept this. There may also be more beneficial alternatives to using your insurance, that an independent solicitor can advise on.

MYTH #2

You should follow the advice of the responsible parties' insurers

Bringing a legal claim in the UK is an adversarial system, meaning at least two sides are pitted against each other. So hiring an independent local experienced solicitor you see face to face, will protect your interests better than the advice of your opponent and the firm they use.

MYTH #3

The responsible party's insurer will give you the best price for your claim

No. Remember an insurer's main duty is to make profit for its shareholders. The Financial Conduct Authority requires insurers to deal with you fairly, but this doesn't mean they will properly compensate you. Having an experienced legal advisor fighting your corner will protect against undercompensation and help you get a better deal.

MYTH #4

You should take a pre-medical offer from the responsible parties' insurers

No. Some insurers practice an aggressive business model of disregarding genuine items of a claim in favour to striking a quick deal, but they are widely frowned upon and can leave clients significantly undercompensated. If your injuries are in any way debilitating, it's important that your case is properly investigated and quantified.

MYTH #5

It will cost me more to instruct my own solicitor

Usually no. Any instructed solicitor's duty is to provide the best advice regarding costs and set out your options. Remember sometimes paying a little more in legal costs can garner a better net result that recovers more damages. Consider the level of service on offer, if it's right for you and worth paying for. Ask for a free no-obligation meeting to help assess your options.

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For more information and advice on this topic,
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