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Accident At Work – Who's In Charge; You, Or The Company?

By Mohammad Latif

An accident at work is impossible to avoid! If it happens, it happens. It's something you didn't plan and it's an incident you have to live with. There's over 70% of the population working on business premises, if not, it's business transports. So be warned now as accidents never sleep.

Work accidents are not common as there is a huge impact from Health and Safety. Checks are carried out periodically to ensure a workplace is free from hazards, to prevent accidents. If however, they do occur, the cause of the accident is investigated and future prevention is carried out. So there is always a big helping hand from the Health and Safety Standards.

If an accident at work does occur, it's embarrassing. Colleagues can't believe it happened to you and become more precautious with their role. They feel sorry for you for now, not being able to competently complete your role. So they give you a hand. Initially there's remorse all around... it becomes an understanding culture.

After a while it becomes a pain, especially for your colleagues who keep putting a halt to their job to help you. Frustration arises and in their heads they'll be thinking. 'Now he's taking the ****!' But you're NOT! You are the one that had the accident at work and your body welcomes injuries in different ways to others. After a while tension gathers in the atmosphere and by now you're reported to the supervisor and disciplinary action is just round the corner.

You feel let down. In a workplace environment, business is business, no matter who you are. You have your own targets and deadlines to achieve. If they're not met, you will jeopardise your position. This is the game for any business. Each worker has a family to feed, so they need work to fulfil that criteria.

Also an accident at work can possibly jeopardise your position. It could prevent you from carry out your 'full' responsibility. Initially everybody understands, but after a while they'll be thinking 'it was only a small fall'. But only you know it wasn't just a small fall. It's not only made an adjustment to your working life, it also messed up your social and family life. You can't sleep, shower properly, play sports or even have sex. But only you see that side of the picture, your colleagues don't. They only see you at work.

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Back to your working life... over time, the supervisor now reports you to the person above and you're just waiting for your name to be called to see the manager. Now it's going to hit you. You're either, get laid off, get demoted, or transferred to another department. This is where it hurts the most. The managers can't do anything but take necessary actions to ensure your position is 'fully' meeting its targets.

But he's your best friend... so, it's not his company and even if your best friend doesn't take action against you, someone above his ranking will take action against him. So either way something will happen to your role. Remember, if a business does not fulfil its role to provide product and services to its' buyers or users, then the definition of business is not fulfilled.

So now what... are you thinking of an accident at work claim? It's been 11 months since your injury and now you're thinking of you an injury claim!? If you took action at the early stages of your accident, by now you would have been in a better position.

Nevertheless it happens all the time. Workers 'think', been with the company for so long, they won't do anything outrageous. Well you can't predict the future and neither can they. But what they can predict is your work performance, past, present and future. They forecast the future of their business and you should forecast your work future.

However you're scared thinking who'll be the bread earner if you lose your job. Let's worry about that in a minute, but first let's put the cards on the table...

Making mistakes is common practice as you know, nobody's perfect. Everybody learns from mistakes and ensure they don't make the 'same' mistake again.

Anyway, you make a mistake at work, you get told off, make another, you get told off again. Now if you keep making mistakes over time, what the hell do think is going to happen. Your supervisor is going to start looking over your record and start taking disciplinary action against you. First verbally, then in writing. These aren't the 'same' mistakes, but they're made according to your supervisor. Think about it this way, what happens if your supervisor makes a mistake, what will he do? Remember you can only report to the supervisor, there is no contact between you and his supervisors!

Back to the making mistakes... what happens if the company makes a mistake...?

Stuck aren't you... you can't think of much besides making a complaint.

If an accident at work occurs, it gets logged and depending on how serious you look in the eyes of the company, you'll be 'kindly' given days or weeks off. Being compensated for sick pay, which you know isn't much!!! The injury affects your 'life', not just your work and the company gives you a couple of days to recover. Now that's a joke!

No matter what action is taken against you need to make an accident at work claim. Why? This is the only 'powerful' solution you have over the company if they make a mistake.

Now you're both sailing in the same boat.

It's easy to claim compensation. An accident at work is also a battle with your social and personal life and that's why a system which provides a NO Cost, No Fear, No Confusion and No Risk factor can only lead you to success at

http://www.100percent-compensation.co.uk/accident_at_work.htm

Personal Injury Lawyer – Do We Need Them?

By Mumtaz Shah

Following an accident you'll hear a person say that they don't need to see a personal injury lawyer, TOO expensive! In this article we will set out for you some reasons why NOT seeking, at minimum, a consultation with an accident lawyer could end up costing you a lot of money!

More often than not, regardless of whether you caused the accident or are its victim, if you do not seek a consultation with an accident lawyer as soon as possible after the accident you may well end up regretting your decision. The overriding reasons for saying this are two-fold:

- the insurance company you will be making your claim against are trying to minimise their losses; and
- you most probably don't know what you're entitled to.

As A Victim Of An Accident

Let's assume you are the victim of an unfortunate accident. Let's further assume that your insurance company has come through and has agreed to pay all your medical bills. Now, you may well be feeling that your insurance company are the good guys and you don't need a lawyer's advice. Wrong!

What's happened is nothing less than what the insurance company is obligated to do under the terms and conditions of your accident policy. Moreover, the insurance company is hoping to play on the fact that you feel somewhat indebted to their generosity.

Profitability

That way, they hope, you'll not bring about a bigger claim for what you are rightly entitled to. In the long run that means that they don't have quiet as big an insurance claim loss and they can still make a profit from your policy.

In short, they are protecting their financial wellbeing at the cost of your entitlement rights. But, unless you have spoken to a personal injury lawyer you'll not know this and you'll feel that everything is fine.

So, the next time you are in an car accident or accident, ask yourself this question: 'Is my insurance company interested in protecting me and my rights, or are they more concerned with paying a dividend

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to their shareholders?'

Non-Profitability

On the other hand, a professional compensation lawyer is normally an ethical impartial third party who knows what your rights are. Aside from possibly being paid a fee, not from or by you, he's also likely to have another job to help a victim better than its' insurance company, (and, keep in mind, if any court proceedings occur, these fees are reclaimed from the opponent side).

So, why shouldn't they tell you the truth about what accident compensation you are entitled to? What's more, even if he does have a financial interest in your case, surely the better compensated you are,

the better compensated he is?

As such, if anything, he has even more interest in making sure that you know exactly what your rights are and of making sure that you claim for those rights according to what you are entitled to.

Looked at it like this, it not too difficult to see who the interested party is and who the independent party is. Now ask yourself: 'Do you want to take advice from someone who is interested in minimising your claim, or someone who is interested in maximising it?'

Cause Of An Accident

Now let's look at it from the point of view of, you being the person at fault in the accident. You may well feel that you have nothing to fear, as your insurance company will pay for the damage done. You may even find that initially your insurance company agrees with this. But why...?

Unless you see an accident lawyer as soon as possible after the accident you'll never know. Why? Are you 100% sure that it was your fault...?

Being Polite

The insurance company has to be polite, you're their customer! However, once the claim is over and you're thrilled with their service, you're definitely going to renew your policy. But the extra couple of hundred they ask for will justify the accident? 'Sir/ma'am, you had an accident and your premium has increased!'

Knowing exactly what your rights or obligations are after an accident can be extremely tricky. In most cases it will depend on what happened to cause the accident in the first place.

As such, seeking the advice of a compensation lawyer as soon as you can following an personal injury is the only independent way you can really determine and know exactly what you are entitled to or what you may be liable for arising from the accident.

It's easy to proceed with a compensation claim and gain maximum results without the hassle & costs.

Discover the 12 revolutions of using personal injury lawyers at

<http://www.100percent-compensation.co.uk/articles/personal-injury-lawyer.html>



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