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**How To Avoid Injury Compensation Claim Dilemmas**

**By Mumtaz Shah**

Amazing isn't it when a salesperson gets you to sign some documents and briefly explains what it entails. Only to discover at the end of an injury compensation claim that it wasn't mentioned. And only to be told then 'well, it's all in black and white and you signed the papers'...

You then become frustrated with salespeople asking, or begging for a compensation claim? You don't know them and they want to be your best 'buddy'. For a while, I guess?! You don't have a clue about their company, what they do and how they complete. But you're about to make a mistake, thanks to their sweet talk...

An injury claim service is something we need in society. A service, we may not need right now, but could surely need it in the future. It's just like insurance... we pay a premium for an intangible item. A premium to cover costs of an accident that 'might happen', not 'will happen'.

Compensation claims is nothing new, it's been going on for years. However, as time goes by, procedures and conditions change. Sometimes for the better... but not always!

**Loan Agreements**

Loan agreements came about, with banks, large banks such as RBS, funding a personal injury claim. It wasn't needed for a claim, but handlers were making money, substantial amounts, per case. As the clock ticked, people caught on and slowly found it's way to the back door. But not completely with every company, so beware!

Once service providers figured out the lack of business generation due to the use of loan agreements, they needed something new. A new direction to help them to be more profitable... another business strategy! Anyway, back to the drawing board and after weeks of playing with the small print, the birth of kick backs came alive!

Kick backs?

## How To Avoid Injury Compensation Claim Dilemmas

A kick back is a term used by claim handlers to receive money from a claimant's compensation. This is a service charge, administration or management fee for maintaining the clients so called 'best interest'. It's just an alternative scheme to loan agreements. However the amount deductible was dependable on different factors.

This was working perfectly, until large amounts became deductible by different companies. Some were charging four figure sums and for the claimant, it got annoying!

Injury compensation claims began spreading like a forest on fire, many setting up and deducting smaller management fees to get business. It got smaller and smaller, then 'bang' it began saturating. Why?

People caught up AGAIN...

Still going on today, however for some, it was back to the drawing board!

Brainstorming sessions now lasted months leading to 6 then 12 months, as something tactical was required. Then a new baby was born...

100% Compensation

It was fantastic and worked like a charm, well only in the eyes of claim companies...

The answer to everyone's question, 'give me all my compensation money or I'm not giving you my personal injury claim?'

In the beginning, it was like a dream come true, until right at the end of the case, 'boom' this time... more deductions. But how you may ask?

Once an injury claim is settled, the specialist pays out 100% compensation, as promised. But the disclosure of deductions after a case is your job to ask, before a company commences in the initial stages.

So How Do You Avoid These Dilemmas?

ASK!!!

- Ask if there is a loan agreement in place? No... then proceed.
- Ask if there is any kick back in place? No... then proceed.
- Ask if you get 'all' of the compensation money (i.e. 100% Compensation)? No... perfect.

Now this is how you erase dilemmas to get ALL the money for your injury claim... by asking!

### About the Author:

It's easy to claim injury compensation, if you ask! The 12 'Revolutions' were created to put all your compensation in your pocket. Learn more at

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## **How To Make A Criminal Injury Compensation Claim**

### **By Mumtaz Shah**

A DIY route to a criminal injury claim can be costly. By seeking professional help eliminates the possibilities of error. So it's a wise choice to read.

If you have been a recent victim of a crime, then there is a very good chance that you'll be entitled to make a criminal injury compensation claim under the Criminal Injuries Compensation Scheme.

### CICA - Criminal Injuries Compensation Authority

Great Britain has in place the oldest compensation scheme for people who suffer criminal injuries as victims of crimes, with the first version having been introduced in 1964. Based along the lines of personal injury compensation claims, the CICA compensates victims of violent crime who have suffered any:

- injury, whether that be physical or mental, as a result of being the victim of a violent crime
- possible loss of earnings that the victim may endure as a result of such criminal injury
- bereavement suffered as a result of a loved one having died as the victim of a violent crime.

Since 1996 the CICA has adopted a fixed tariff criminal injury compensation scheme as set out by parliament in the Criminal Injuries Compensation Act 1995 for those who are entitled to make a criminal injury claim.

### Making A Compensation Claim

If you plan to make a claim to the CICA for criminal injury compensation, then you'll need to show that you have suffered either physical or mental harm as a result of having been the victim of the violent crime in question.

## How To Avoid Injury Compensation Claim Dilemmas

Note that you need to show that a crime took place, you do not need to show that a conviction resulted from the crime you are claiming took place.

If you have grounds to believe that you have a criminal injury claim, you can obtain a compensation form from a personal injury solicitor, which you then need to complete and return.

The CICA then acknowledges receipt of your form and should process the claim. Keep in mind that this can be a lengthy process and can take anywhere up to 18 months after you have submitted the criminal injury compensation claim.

Also, as the scheme is for victims of violent crimes, the minimum compensation payable under the scheme is £1,000 and the maximum amount of compensation is £250,000.

Moreover, keep in mind that if you have made a claim for compensation under the scheme and are not satisfied with the initial compensation awarded for the criminal injury you suffered, you are entitled to

submit a request to have a review of your criminal injury claim within 90 days of your original award being made.

If you still don't like the award after this review process has been completed, then you can appeal your criminal injury compensation claim to the Panel of the CICA within 30 days of the outcome of the appeal process. If the Panel of the CICA award still does not satisfy you, you then have the right to appeal your claim to the High Court.

### Are There Any Alternatives?

If you have been the unfortunate victim of a crime, you should speak to a criminal injury solicitor as soon as you can following the event. In part this is because the criminal injury compensation scheme is only for those who are the victims of a violent crime.

On the other part, you need to make sure you do this so that you can get the advice from your criminal injury solicitor as to any alternative compensation you may want to seek.

Any alternative compensation claim you do instigate will be based on a civil action for personal injury. As a personal injury claim can be expensive, if you believe you may have a case for personal injury compensation but do not have the funds to pay a costly solicitor, you should talk with a no win no fee solicitor to see if there is any chance they will represent you in your claim.

### And Finally...

Finally, as well as being the oldest criminal injury compensation authority in the world, with over 80,000 cases a year paying £200 million in compensation, the CICA is also one of the highest rewarding criminal injury claim boards in the world.

It's easy to seek criminal injury compensation and gain maximum results without the hassle, costs and

confusion. Discover the 12 revolutions of criminal injury claims at

<http://100percent-compensation.co.uk/articles/criminal-injury-compensation.html>



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