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No Win No Fee and 'Power' Questions

By Mohammad Latif

No win no fee is a 'meaningless' term to some people, but it's how solicitors work for personal injury cases. If you don't grasp the concept, then you can forget the final settlement cheque...

Nonetheless it's a popular term used by personal injury solicitors. There are advertisements all over the place, online and offline by solicitors and claim management companies. "If you lose, we won't charge you a penny" and many of the likes. But do you understand what it means...

A solicitor will mention he or she will work on a no win no fee basis. In an instant you'll think, 'if the solicitor loses, I don't pay anything', which is correct. But what happens if the solicitor wins?

That's right, there's a fee to pay. Not many people grasp this... they only think if they lose they don't need to pay. Majority of people think it's a free service. It's true... to a certain extent.

If the solicitor wins and you receive your final settlement, have they ever happen to mention, 'by the way I've won your case, my fees are £XXXX!' They've won, haven't they and you've received your cheque, but what about the fees?

What happens behind the scenes...

This is what happens but I must point out it doesn't apply to all solicitor firms. It all in the paperwork, some refer to it as the 'small print'. When a client wins, the fees are received from the 3rd party, who you are claiming against. But there are conditional clauses where you might even have to pay for their fees additionally if they are not recovered. Solicitors don't work for free, they also have a family to feed and a legal firm to run.

So what's the catch?

Solicitors have a CFA (conditional fee agreement), which states obligations to be carried out by both yourself and the solicitor. There are also other agreements such as insurance policies, medical consent forms, authority forms and loan agreements.

No Win No Fee and 'Power' Questions

Your final settlement cheque depends on what forms you sign. So before you go ahead and start signing papers with any solicitor firm, ask them specific questions.

- Will I get 100% of my compensation?
- Will you charge me any fees, if so, why and how?
- What's a Conditional Fee Agreement for?
- Why is there an insurance policy for my claim and will it be deducted from my settlement cheque?
- Why do I need sign a loan agreement?

These are 'power' questions you need to ask to be on the safe side rather than questions like:

- How much will I get in compensation?
- How long will my case take?
- Is there any way to speed up the process so that I can get the settlement cheque quicker?

These are NOT questions in terms of the solicitor helping you. These are money related questions and not really helpful in the initial stages of a personal injury case. It's true that the final result is about the money, but not at this moment.

By asking 'power' questions, it won't have a burden on you once your claim is settled. Communicating with the 'right' no win no fee solicitor helps tremendously especially if you want the maximum final results. They are working with you, not against you. So get these issues out of the way before you sign any papers or you could end up in shock!

It's easy to claim compensation without receiving any final moments of 'shock'. It's a new era in no win no fee claims at

<http://www.100percent-compensation.co.uk>;

ask power questions and you'll be

laughing to the bank.

No Win No Fee Claim Solicitor – Benefits Of Appointing One?

By Mumtaz Shah

What is no win no fee? What are the benefits of no win no fee? Do you need it for an accident claim or

is there another route?

If you were not already aware of it, the world of personal injury is awash with a new buzz–phrase: the no win no fee claim. However, what is no win no fee and more importantly, what are the benefits of appointing a no win no fee claim solicitor?

Origins

With the spiralling costs of Legal Aid swamping the UK treasury, the UK Government decided that the time has come to introduce a new method by which compensation solicitors could be paid for personal injury claims, thereby reducing the burden on them. The alternative agreed upon and put into operation in 1998, the no win no fee claim.

What Does It Mean?

Basically, a no win no fee compensation claim is available to anyone who believes they have grounds to make a personal injury claim for compensation. Under this conditional fee arrangement, an accident solicitor representing you in a personal injury claim is only entitled to be paid his fees if he actually wins the case.

Why Would A Compensation Solicitor Agree To Such An Arrangement?

Under the law, if you win your personal injury compensation claim, your compensation solicitor is entitled to claim his fees and expenses from your opponent. As a result, if your solicitor believes your case has merit, he'll be willing to work for you for free, safe in the knowledge that he'll be paid for his work by your opponent once he wins the case.

Is There Anything I Need To Be Aware Of?

Yes; sometimes a no win no fee solicitor will try to make you agree to pay his fees on the grounds that you can be reimbursed by your opponent once you win the case. However, you should keep in mind that the courts will only reimburse you for the reasonable fee costs of your solicitor - so if you agree to such an arrangement there is a chance that you will not be getting 100% compensation you are rightfully entitled to.

Also, you need to keep in mind that if you lose your personal injury claim, although you will not be responsible for your own solicitor's fees, you may be held accountable for fees off your opponent and even, possibly, the court's fees. So, if you are going to use the services of a no win no fee compensation solicitor you should make sure that you ask him who'll pay if you do happen to lose the case.

In this regard, a good accident solicitor will tell you that they have taken out insurance to cover this scenario. If, however, your solicitor has not taken out insurance, you should urge him to do so - as

solicitors' and court fees are expensive and can easily be covered with a minimal premium paid to an

insurance company.

What Are The Benefits Of Appointing A No Win No Fee Claim Solicitor?

Beside the obvious benefit of not having to pay for your solicitor's services - whether you win or lose – the biggest benefit of appointing a no win no fee solicitor is the fact that you'll receive 100% of the personal injury compensation you are entitled to.

In other words, none of the compensation you'll be paid from your no win no fee accident claim, will be eaten up in solicitors' fees and costs. In turn this means that the compensation you are paid can be put to good use that it was intended for - compensating you for the personal injury YOU suffered.

In addition to the above, because no win no fee solicitors are only paid on the basis that they win the personal injury case they are working on, they tend to be very good at what they do and are experts in personal injury law.

As a result, they'll most probably be able to give you the best advice on whether or not your personal injury compensation claim has a chance of winning.

It's easy to proceed with a no win no fee claim and gain maximum results without the hassle, costs and confusion. Discover the 12 revolutions of accident claims at

<http://www.100percent-compensation.co.uk/articles/no-win-no-fee-claim.html>

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