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Pet Insurance & Public Liability - Are You Safe From A Personal Injury Compensation Claim?

By Joseph Kenny

Are you one of the million of Britons famous the world over for being a pet owner and lover? If so, do you have pet insurance? If not, you may well want to read on if you want to save yourself millions of pounds....

Let's look at two, not uncommon, scenarios that may happen to a pet owner in the UK:

Scenario 1: You own a dog. The dog is out in the garden. The post comes to the house to deliver a letter. In the course of delivering the letter your dog bites the postman.

Scenario 2: You own a horse. The horse is grazing in the field. The horse is startled, jumps the hedge and crashes into an oncoming car.

Do you know what would happen in both of these scenarios? Well, if you don't already know, as you may recall from the recent famous case involving Princess Anne, in Scenario 1 you could be liable to pay damages under the Dangerous Dogs Act. Less well known, in Scenario 2 you could be liable to pay damages under a recent House of Lords interpretation to the Animal Act 1971. Either way, you're paying.

How can you limit the liability you'll suffer if either of these unfortunate events were to occur? Without some form of pet insurance policy you could not. As such, if you have a pet and want to save yourself from the prospect of having to pay out a potentially large amount of money in compensation damages to a third party - now is the time that you should be considering getting pet insurance.

Although pet insurance is unlikely to cover you for the full costs you that you may need to pay to both defend your self against a claim and also pay compensation if you lose, as there is likely to be a minimum excess payment and maximum cap payment, for a reasonable annual premium payment you can arrange to have cover that would pay a large portion of this amount.

At the end of the day, however, having pet insurance is like having any other type if insurance. Would you go out n the roads and drive your car without insuring yourself against an accident? Would you

Pet Insurance Public Liability – Are You Safe From A Personal Injury Compensation Claim?

leave all your valuables at home without having any home contents insurance? Do you want to take the chance that you could be used for million in personal injury compensation without having paid a minimal amount in pet insurance?

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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?

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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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