

# You, funding your injury or negligence claim & Ince, in any case

We appreciate that the cost of litigation is a major concern. We can help you choose the right method of funding.

The options for funding legal costs are:

- Conditional Fee Agreements ('No Win, No Fee')
- Public Funding (Legal Aid)
- Legal Expenses Insurance Private Funding

## Conditional Fee Agreements ('No Win, No Fee')

The majority of medical negligence cases are funded by a conditional fee agreement which is often referred to as a no win, no fee agreement.

A conditional fee agreement works on the basis that you are only liable to pay our legal costs if your claim is successful. If your claim is unsuccessful you would not need to pay any legal costs giving you peace of mind financially.

In the event your claim is successful then the majority of our costs would be paid by your opponent as part of the terms of settlement. However, you would be required to pay us an additional sum of money known as a success fee to reflect the risk we have taken in funding your case this way. This additional sum is deducted from your compensation and therefore, you will not have to ever find money to pay us from your personal funds and our success fee will never exceed 25% of the compensation awarded to you so that you always receive the majority of compensation no matter how your claim is funded.

If you opt to fund your claim with a conditional fee agreement you will also need to obtain an insurance policy known as an 'after the event' insurance policy to cover any out of pocket expenses we incur on your behalf as these are not covered by the conditional fee agreement. It also insures you against any liability to pay your opponent's costs should that situation arise. The cost of an insurance policy such as this, is only payable in the event your claim is successful and is again, deducted from your compensation at the end of your claim. This will ensure that in the even the claim is unsuccessful there is no cost to you whatsoever.



## Public funding

In very limited circumstances Legal Aid is available for medical negligence claims and we can advise:

- whether public funding is available for your case;
- whether you are financially eligible; and
- If public funding is available then we can assist you with your application and guide you through the process.

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## Legal Expenses Insurance

You may have legal expenses cover under your house, contents, motor or travel insurance policies. Sometimes bank and building society accounts or credit cards carry cover.

We advise that you check the terms of these accounts and policies carefully. We will be happy to assist in reviewing these policies for you. If you have the benefit of this cover, your legal expense insurers may meet some or all of your legal costs, subject to our obtaining their approval for us to act on your behalf. These policies may be restricted to certain types of legal work and may have a ceiling on available cover.

## Private Funding

Your claim can proceed on the basis of you paying us privately as we proceed. However, the cost of bringing a medical negligence claim is considerable and the risks involved are such that cases are rarely funded this way.

You may have concerns about how you will pay for a compensation claim but we will explain all of the funding options open to you in detail and give you advice on which one will suit you best.

If you want a law firm which is progressive, forward thinking and puts their clients first, you should contact us today. We can help.



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