

5 Reasons to Engage a Lawyer to Assist with your Car Accident Claim

Compulsory Third Party (CTP) claims are a complex area of law.

These are just some of the reasons why you should seek legal advice if you've been injured in an accident:

1. Maximising your compensation

Studies in Australia have shown that individuals with legal representation in accident claims can receive up to, on average, five times greater compensation compared to those who act for themselves. In our experience, it can be even greater.

For example, Andersons recently acted in a claim where an insurer had offered $3,000 to resolve the claim. Andersons was engaged and the claim eventually resolved for $85,000.

In another matter, an insurer offered $5,000 and after Andersons was engaged, the claim resolved for more than $150,000.

This is because a CTP lawyer understands the full extent of your entitlements in an accident claim. Your lawyer will calculate all of your losses, ensuring that you are adequately compensated for all

areas of your life that have been impacted by the accident.

It is important to remember that the CTP insurer does not act for you. Insurers will often push for quick, low value settlements to resolve your claim for the minimum amount possible. These minimal settlements might appear significant at the time but often do not adequately compensate you for future treatment, care or other economic losses arising from your injuries.

Engaging a lawyer to act on your behalf will, in most cases, result in a significantly higher settlement being paid to you.

2. Handling legal complexities and deadlines

The insurer may deny liability (fault) for your claim or try to accuse you of contributory negligence. A lawyer can investigate, gather evidence and argue this with the insurer.

Insurers may also deny funding for treatment or care that you require and can use tactics to delay or deny claims.

Plus, personal injury claims in South Australia have strict Court deadlines for lodging a claim. A lawyer will ensure all deadlines are met and all documents are filed correctly.

3. Reduce stress to focus on your recovery

There is often a lot of work involved in an accident claim including completing and filing documents, and seeking funding or payments for treatment, care and financial losses.

Having a lawyer act on your behalf ensures that someone else is handling the legal burden, leaving you to focus solely on your recovery and treatment.

4. Expert Resources

A lawyer will be able to assist you by connecting you to specialist support services including rehabilitation providers to assist with your treatment and domestic tasks.

A lawyer will also know the right medical experts and specialists to have you assessed by to provide opinions and recommendations supporting your claim, including recommendations for future treatment and care.

Having strong medical evidence to support your claim generally results in a higher settlement sum being paid to you.

5. No win, no fee

While this phrase seems too good to be true, it really isn't.

Andersons will act on a no win, no fee basis in car accident claims meaning you will not pay legal fees unless your claim is successful.

In addition to this, the insurer will often pay a significant portion of your legal costs on top of any settlement sum paid to you.

Any shortfall in costs will be discussed with you at length prior to resolving your claim, ensuring you know exactly how much compensation you will receive on settlement of your claim.

At Andersons, we have a team of experts who will work tirelessly to maximise your compensation. Contact Andersons today for a free initial 30-minute consultation.