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# Choosing the right CTP Insurance Claim Lawyer

Car accidents happen when you least expect them, and it can be a very unsettling and confusing time. Often an injured person is without a car whilst it's being assessed or repaired and requires hospitalisation and treatment resulting in time away from work.

On top of all of this, is the process of lodging a **Compulsory third party (CTP) insurance claim** to ensure costs for treatment for your injuries are reimbursed and you receive any assistance and compensation you may be entitled to.

Insurance claims are difficult at the best of times but even more difficult when you are trying to navigate a compulsory third party insurance claim as well as juggling family and work commitments and treatment for your injuries. Seeking the advice

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and assistance from an experienced CTP claim lawyer can help ease the burden on you and your family

The earlier a CTP lawyer is consulted and if appropriate engaged to act on your behalf the better so that you can be supported through the process and you can be confident you will receive the compensation you are entitled to.

Many people put off consulting or engaging a lawyer as they simply do not know who to speak to and they are concerned about legal costs.

The law relating to CTP claims varies from state to state and it is important that a local CTP lawyer in your state is consulted and engaged to act in your matter. It is also critical that the lawyer is experienced in handling CTP claims as there is a very specific legislative framework which sets out entitlements to compensation.

Recommendations from family and friends who have been involved in a CTP claim is a good place to start or you can call the **Law Society of South Australia** who has a registry of legal firms who practice in CTP claims. You can also search online for a local firm with a strong history of practising in this area and with experienced lawyers. Good legal firm websites will have detailed descriptions of their areas of practise and should profile their lawyers, what areas they practice in, and how many years' experience they have.

You can and should take advantage of a 30 minute first free interview to meet with the lawyer if this is offered. This will enable you to assess their level of knowledge and expertise and discuss any concerns you have about the claims process including legal costs. The lawyer/client relationship requires good clear communication and trust, and you will be able to assess the lawyer's ability to communicate effectively at this interview and whether you feel comfortable working with them.

It is important you understand the legal fees and any out of pocket expenses associated with your claim. Most CTP claims are handled on a no win no fee /contingency basis or deferred payment arrangement.

Choosing a CTP lawyer is a very personal decision and it needs to be someone you feel comfortable with. It is also important to ensure they have the local knowledge and expertise to effectively represent you in your claim.

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# How can Andersons help?

At Andersons Solicitors we pride ourselves on representing South Australians in CTP claims for over 50 years. We are a personal injury law firm at our core and have a team of experienced CTP lawyers to assist and guide you through the CTP claims process and ensure that any entitlements you have to compensation are maximised.

If you have been injured in a car accident please **contact us** for a first free 30 minute interview to see whether we can assist with your claim.

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