

How do I raise a personal injury claim?

The easiest way to raise a personal injury claim is to contact UnionLine on 0300 3330303 and press option 1. This will take you through to our specialised and dedicated personal injury advisors who will take all the information we need to be able to assess the claim and provide timely and suitable advice on what to do next. Alternative ways to raise a claim include:

1. Scan the QR code
2. E-mail pi@unionline.co.uk

**What's the time limit to raise a personal injury claim?**

For most personal injury claims you have 3 years from the date of the accident to bring a personal injury claim but to be safe we would say contact Unionline with at least 6 months before that time expires just to allow time to collect any evidence. If you have a potential disease claim (such as hearing loss, repetitive strain injury, mesothelioma etc) then you have 3 years from the date of knowledge, which is the date you become aware of the injury.

Does raising a personal injury claim take money out the school budget?

Not usually as most schools will have insurance in place that deal with the claim on behalf of the school like car insurance does. Any compensation would ordinarily be paid by the insurance company and not the school, but the school may have to pay an insurance excess.

Will the school know it is me who's raised a personal injury claim?

The insurance company will have to undertake investigations to decide whether they will accept liability. This will mean they have to contact the school and ask relevant questions about the incident being reported. This will include details about the person making the claim. This is required as part of the legal process so yes, they will be aware.

Will raising a personal injury claim cost me money?

As a GMB member you have access to your very own law firm, Unionline. This means that providing you stay a member of the GMB throughout your claim then any claim will not cost you a penny and we will not take any of your compensation at the end like other law firms do. There are no insurance premiums to pay either. We do have terms and conditions that you must comply with such as providing us with true instructions etc but this service is part of your GMB membership and not chargeable.

What does the process of raising a personal injury claim look like?

Personal injury claims can follow a different process depending on the type of accident and injury you have suffered. UnionLine will explain to you throughout what is going on and what to expect. We are here by your side and to ensure your interests come first. As a general process though we would obtain full instructions from you, present the claim to the defendant, and wait to hear from them about liability. If they admit liability, then we would proceed to obtain appropriate medical evidence to allow us to value your claim and settle it. If liability is denied, then we would gather all evidence possible to argue this with the defendant.

Is raising a personal injury claim worth it?

Unionline are here to support every GMB member in this process and will handle it from start to finish. Depending on what each member wants will depend on whether it is worth making a claim. The first thought for most people making a personal injury claim is 'how much will I get?'. However, Unionline don't approach it like that. We have other considerations such as:

- (a) You don't know the extent of the injury – Unionline will obtain medical evidence to see exactly what's happened, what treatment you need, how long the injury will last for etc. If treatment is needed to help you

recover, then (subject to liability being admitted) Unionline can organise private treatment to get you better quicker. Our medical evidence comes from specialist medico-legal experts and not your G.P.

- (b) You can claim for more than just the injury. Unionline can recover any lost earnings, medical treatment costs, lost holidays, gym membership, overtime pay etc. You shouldn't be out of pocket for someone else's negligence.
- (c) If you don't make a claim, it could happen again to someone else. Learning from improper and unsafe working practices can only be achieved if those responsible are aware of the issues. If they are aware and don't make changes then a way to force them to change is to bring a claim.

What can you raise a personal injury claim for?

The best thing to do is call Unionline to discuss any injury you have suffered. Our advisors will be able to confirm whether we believe you have a claim. The general rule is that you have been injured because of someone else's negligence and as a result you have suffered an injury. Such accidents can occur from (not exhaustive):

1. Slip, trip or fall at work, on a pavement, in a shop or anywhere
2. Accidents at work
3. Accidents in a car or on a bike
4. Exposure to fumes or loud noises
5. Dog bites
6. Medical negligence
7. Assaults
8. Stress at work resulting in a diagnosed and recognised psychiatric illness

The logo for GMB, consisting of the letters 'GMB' in a bold, white, sans-serif font on an orange square background.The text 'LONDON REGION' in a white, sans-serif font on a black rectangular background.

You can claim for things such as the injury itself, medical treatment, lost earnings, out of pocket expenses, travel costs etc.

Will I have to go to court?

There is no requirement for anyone to go to court. However, if liability is in dispute or the defendant does not agree with the value of your claim then sometimes the only way to reach a settlement is to go to court. UnionLine will guide you through this if it gets to that stage, but we would not let that happen unless we thought it was in your best interests to do so.

9 times out of 10 there is no court action required as Unionline are exceptional at what they do.