

## 11 March 2015

## Re: 'Compo culture' puts brakes on bus service - Northern Echo

People who make a claim for compensation should not be held responsible for the cost of insurance premiums. Let us not forget that these people are injured through no fault of their own and that insurance should help people when things go wrong - that is the point of having cover.

If someone is injured because someone else else did not take proper care he is entitled to seek fair redress. Claims do not succeed if negligence is not proven.

Furthermore it should be noted that two investigations commissioned by the Government found that the so-called 'compo culture' does not exist, and is more a perception than a reality.

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