CAR ACCIDENT VICTIMS MUST ACT FAST OR FACE LOSING COMPENSATION, WARN LAWYERS

People injured in car accidents may not get a penny in compensation if they don't make a claim immediately.

"If you are hit by a driver who is uninsured then, in theory, you should still be able to claim compensation through an organisation called the Motor Insurers Bureau (MIB) which pays compensation in such circumstances," says Patrick Allen, president of the Association of Personal Injury Lawyers (APIL).

"But people are largely unaware that they must act immediately to meet a series of strict time conditions set down by the MIB, if they are to stand a chance of gaining compensation for their injuries," he said. "In simple terms, if you don't meet the conditions within the time limit, you don't get your money."

"Of course, in most instances, people won't realise that the offending driver is uninsured," said Patrick Allen. "And many people don't even think about making a claim for months, even years, after their accident, by which time it may be too late to claim.

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Anyone involved in an accident must be able to prove to the MIB that they made every attempt to demand information about the guilty driver, including making a formal complaint to the police should the driver refuse to provide any information.

"The very clear message is to get proper legal help straightaway," said Patrick.

"Acting fast in this kind of case is crucial. We don't want people to have their suffering compounded by learning that they were too late to claim compensation."

Around 65,000 claims were submitted to the MIB last year, and APIL is deeply concerned that many of those people could potentially lose their compensation if they haven't followed the right procedure.

"This is a totally unacceptable burden on an injured person," said Patrick. "People involved in a car accident will already be suffering enough and this kind of pressure will make the situation worse. We would urge people to contact a solicitor immediately who can then take the necessary steps to ensure they meet the MIB's demands.

"We are currently talking to the MIB and the Department of Transport to look at ways in which this problem can be solved."

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