

IME

SYNDICATE 2525

Direct Settlement Scheme

Dealing directly offers the most efficient way for you to recover compensation without needing to consult a solicitor.

syndicate2525.co.uk

LLOYD'S

Underwriters

What is the Direct Settlement Scheme?

If you have an accident at work which is not your fault you may be entitled to compensation.

We are your company's Employer's Liability insurers and we operate a Direct Settlement Scheme through which you can be compensated for the accident you had at work. Whilst you have the right to consult with a solicitor at any stage, you can still discuss your accident and compensation directly with the loss adjuster instructed by us.

We believe that pursuing your claim through this Direct Settlement Scheme offers the quickest, most efficient way to

recover appropriate compensation for your accident at work, but you may be concerned that pursuing your claim without legal representation may leave you at a disadvantage. We assure you it will not.

This scheme is not intended to reduce the amount of compensation you receive but simply to enable you to recover fair compensation without the need to consult a solicitor.

If you would like to pursue your claim through the Direct Settlement Scheme, let your employer know and they can ask our loss adjuster to get in touch to explain the process.

The best solution

With Direct Settlement, all the agreed compensation comes to you, whereas solicitors can take up to 25% of your damages as a 'success fee' for pursuing your claim.

Key benefits

- Quick settlement - receive a cheque within 10 working days once settlement is agreed
- No cost to you - you can deal direct with our loss adjuster
- £250 consultation contribution is paid when we make an offer of settlement which can be used towards the cost of consulting a solicitor for confirmation that the offer made is appropriate
- All of the agreed compensation comes to you - solicitors can now take up to 25% of your damages as a "success fee" for pursuing your claim
- You have the right to instruct a solicitor up to three years after the accident. Applying for Direct Settlement does not affect this right

An example case scenario

Having worked for the same company for ten years, Stan had an accident at work where he was hit by a forklift truck which broke his arm.

His employers paid his wages whilst he was absent but, whilst in hospital, he noticed an advert for a solicitor who would make a personal injury claim on his behalf.

When he talked to the solicitor he was advised that there was no guarantee he would get the full amount that would be awarded by the courts as he may have to pay up to 25% of his damages as a "success fee" for pursuing his claim.

Stan decided it was best to go for the Direct Settlement Scheme realising that he could still instruct a solicitor if he was not happy with the way in which his claim was dealt with directly.

The loss adjuster who contacted him was easy to deal with and fully explained the process of how damages are calculated. Stan received his compensation quickly and none of it was risked in funding a solicitor to bring a claim on his behalf.

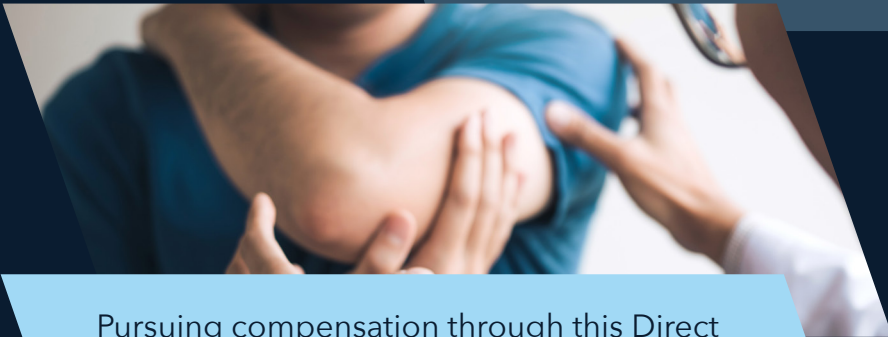
"Stan received his compensation quickly and none of it was risked in funding a solicitor to bring a claim on his behalf"

Any disadvantages?

No. You have the right to consult a solicitor at any stage up to three years from the date of your accident. This remains your right throughout the process of dealing with us. The benefit to us and your employer is in reducing legal costs we would otherwise have to pay but we are committed to paying you the fair compensation to which you are entitled.

When we make an offer of settlement, we will send you a cheque for £250 as a contribution towards the cost of seeking professional legal advice on the appropriateness of the offer, should you choose to do so. This amount is not repayable, whether or not you consult a solicitor.

Go direct for faster payment



Pursuing compensation through this Direct Settlement Scheme offers the quickest, most efficient way to recover fair compensation.

What next?

You will have received this leaflet from the loss adjuster who investigated the circumstances of your accident. The loss adjuster will have sent you the Direct Settlement application because he believes compensation may be payable.

Please complete the form overleaf and post it to us Freepost. The loss adjuster will be unable to discuss compensation with you unless you have signed and submitted this application form.

Upon receipt, the loss adjuster will contact you further to discuss how to progress your claim. This may involve you attending a medical examination and signing a medical consent form, which the loss adjuster will arrange. The level of compensation is determined by the nature and extent of your injuries.

In accordance with industry best practice, the following applies to our Direct Settlement Scheme:

- Any offer of settlement we make will be fair and appropriate and will be fully explained to you.
- Our loss adjuster will not progress a Direct Settlement with you unless you complete the attached application and send it to us. If, having sent you this leaflet, you do not return the application we will not make further contact with you.
- You will be reminded of your statutory right to seek legal representation throughout your dealings with our adjuster under this Direct Settlement Scheme.
- Sometimes it is beneficial for our loss adjuster to visit you to discuss your injuries/compensation. This will only happen with your consent and at a time and place of your convenience.
- Any data/information we learn about you will not be disclosed to any party (other than us/our loss adjuster and your employer/our policyholder). Syndicate 2525 and our loss adjusters are required to comply with the Data Protection Act 1998 (or any legislation of similar effect).
- All offers of assistance under the Direct Settlement Scheme and offers of compensation will be made in writing. You need not accept an offer made. You may choose to seek independent legal advice throughout.
- There is no cost to you of using the Direct Settlement Scheme.
- Our loss adjuster will explain to you any liability/causation issues that arise and will provide assistance in identifying a suitable/local medical expert should a medical report/rehabilitation report be required to detail the extent/nature of your injuries. Such reports are usually necessary to value appropriate compensation.
- Any costs arising from us requiring you to be medically examined/rehabilitated will be met by us. We will seek your specific consent to access medical information about you and you will be given the opportunity to review the report for errors.
- Our loss adjuster will keep you apprised of progress in handling your claim and, if appropriate, we will make an offer of settlement as soon as we are able once a final medical prognosis is known. Once you agree to such an offer by signing a Form of Discharge, payment will be made by cheque/transfer within ten days.
- Subject to liability/causation, under this Direct Settlement Scheme we will refund any costs incurred by the Department of Work & Pensions and the NHS that we are required to reimburse as 'compensator'.
- Should any Statutory Limitation period apply to your claim (i.e. the date after which you may no longer pursue a claim) our adjuster will ensure you are made aware of this in good time prior to expiry.
- Syndicate 2525 is managed by Asta Managing Agency Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. If during your dealings with us you believe you have cause for complaint, please contact us by:
Email: claims@syndicate2525.co.uk
Post: Complaints, Syndicate 2525, 5th Floor, 20 Gracechurch Street, London, EC3A 7LL.
- For further information regarding our complaints procedure, please visit: www.syndicate2525.co.uk/complaints



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