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The Direct Settlement Department  
Syndicate 2525  
4th Floor  
70 Gracechurch Street  
London  
EC3V 0HR

# the DIRECT SETTLEMENT SCHEME

We believe that dealing directly with your employers' liability  
insurers offers the most efficient way for you to recover  
compensation to which you are entitled without needing to  
consult with a solicitor.



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4th Floor, 70 Gracechurch St,  
London EC3V 0XL

# the DIRECT SETTLEMENT SCHEME



from SYNDICATE 2525

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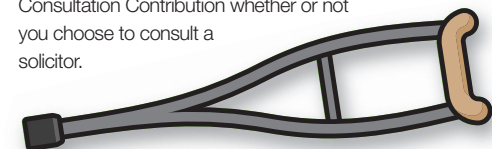
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**Syndicate 2525** are your employer's liability insurers and have been notified of your accident at work. An investigation has been undertaken into the circumstances and we have concluded that you are likely to be entitled to compensation for your injuries.

### The Direct Settlement Scheme

Although you can consult with a solicitor now to bring a claim for compensation, we offer a Direct Settlement Scheme through which you can discuss compensation directly with the loss adjuster instructed by us and who investigated your accident at work.

When we make an offer of settlement to you, we will add to it a £250 Consultation Contribution toward you seeking confirmation from a solicitor of your choosing that the settlement amount is appropriate. You may keep this Consultation Contribution whether or not you choose to consult a solicitor.



If you wish to consider this route further, please complete the attached form and post it to us and we shall arrange for the loss adjuster to contact you directly, or if the loss adjuster has provided direct contact details with this leaflet, you may contact him/her directly straight away.

We believe that this Direct Settlement Scheme offers the quickest and most efficient way for you to recover the compensation to which you are entitled, but you may be concerned that discussing your claim directly with us, without representation, may leave you at a disadvantage. To reassure you:

- The law allows three years from the date of your accident for you to bring a claim through the courts. You may withdraw from discussions

with us at any stage before settlement to pursue your claim with legal representation within this period.

- We are so confident that the compensation we will offer will be as much as could be obtained through a solicitor, that we will add a £250 Consultation Contribution toward you seeking confirmation from a solicitor that the settlement offer is appropriate. You may keep this Consultation Contribution whether or not you choose to consult a solicitor.
- We can also provide medical rehabilitation services to ensure you are receiving appropriate treatment and to hasten your recovery and return to work.
- Should you suffer financial hardship because you are unable to work, we can consider making interim damages payments to you which will be debited against the final settlement amount.
- Settlement can be achieved without delay as soon as you are deemed medically fit to return to work. Once compensation settlement or interim damages are agreed, you will normally receive a cheque within 10 working days.



### What are the benefits of this Direct Settlement Scheme?

You may be attracted by the simplicity of obtaining compensation directly from your employer's insurers without obtaining legal representation to pursue a claim on your behalf.

Although final compensation cannot be agreed until you have returned to work having recovered from your injuries, often it can take far too long after this point to conclude your claim even after your return to work. We aim to provide you with a cheque within 10 working days after agreeing your compensation.



If you pursue your claim through a solicitor, they may require that you fund various medical and court fees or fund the premium for an 'After The Event' Insurance Policy to cover the cost of their services prior to settlement. There is no cost to you of dealing with us under the Direct Settlement Scheme – we will even provide postage paid envelopes for corresponding with us and, should you wish to speak on the telephone, our adjuster will phone you back to save you the cost of the call.

There are benefits to your employer and to us as their liability insurer. Typically, up to 40% of the cost of claims

are legal costs and saving these will benefit your employer's claims history and reduce the cost of their liability insurance.

### Contributory negligence

Occasionally, our investigations will reveal that your employers were not wholly responsible for your accident. In such circumstances, it is normal to deduct an agreed amount from your compensation which reflects the extent to which you contributed to your accident. The loss adjusters will provide a written explanation for any such deductions which you can show to your solicitor should you then choose to consult one. No deductions will be made to the Consultation Contribution payable on settlement.

### Are there any disadvantages to you?

No. You are entitled 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 solely in saving on legal costs and we do not seek to reduce the compensation to which you are entitled. Upon making an offer of settlement we will add a £250 Consultation Contribution which you may use to consult a solicitor for confirmation that the settlement offer is appropriate. You may keep this Consultation Contribution whether or not you choose to consult a solicitor.

### What do you have to do next?

You will have received this leaflet from your employer or from the loss adjuster. This means that having investigated the circumstances of your accident we believe that compensation is likely to be payable. Simply complete the form overleaf, tear it off, stick the edges and post it, Freepost, or if the loss adjuster has provided direct contact details with this leaflet, you may contact him/her directly straight away. If you contact the adjuster initially by telephone, please do request that they call you back to save you the cost of the call.

The loss adjuster will wish to discuss your injuries and your current medical condition. With more serious injuries, he may wish you to see a medical specialist who can confirm your progress to recovery and return to work or may suggest that a rehabilitation expert assist in this regard. This will require that you sign a medical consent form which the adjuster will arrange with you.

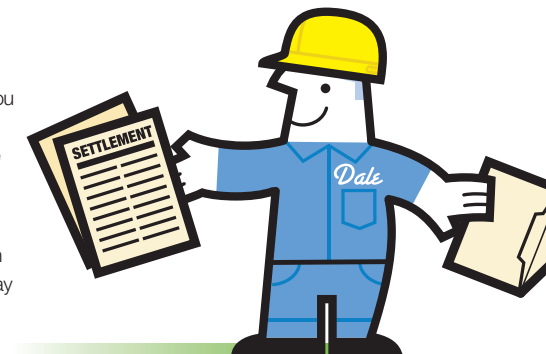
### How long will it take to receive compensation?

An offer of settlement of your claim will be made once you have recovered from your injuries or, in the case of more serious injuries, once your condition has stabilised to the extent that we are able to ascertain any permanent or long term disability resulting from your injuries.

These factors dictate the level of compensation to which you are entitled. In the event of financial hardship, we may make interim payments to you which will be deducted from the final agreed compensation.

Once the final amount of compensation is agreed, a cheque will be dispatched to you and you will normally receive this within 10 working days. You will be asked to sign a discharge form to confirm receipt of compensation in full and final settlement of your claim.

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



### Direct Settlement Scheme Application

(to be used if the adjuster has not already provided direct contact details)

TEAR OFF ALONG PERFORATION

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

NI Number: \_\_\_\_\_

Date of Accident: \_\_\_\_\_

Employers Name: \_\_\_\_\_

Address: \_\_\_\_\_

Location of Accident (if not at the above address): \_\_\_\_\_

I would like to discuss compensation for my accident at work on the above date.  
 I understand that I will be contacted by a loss adjuster acting on behalf of my employers' insurers.  
 I understand I have a statutory right to consult a solicitor to pursue compensation on my behalf and my rights remain unaffected by making this application.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

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