

## PERSONAL INJURY CLAIMS

It is not just members of the CNPF who can benefit from bringing a claim and this does not just apply to accidents on duty. Claims can be submitted for off duty accidents, family members and friends whether or not they were with the officer at the time of the incident.

The benefit in proceeding via the CNPF with any claim is that other than your insurance premium, you will keep 100% of your compensation. This could save you a considerable sum of money that other firms would charge you.

There are a few steps that need to be completed by anyone wishing to make a claim.

## **INTIAL STEPS TO BE TAKEN**

- Take a full note of the accident circumstances, whether or not the accident occurred whilst on duty. Photographs are always helpful if possible, and make a note of any witnesses who were present. If the accident was while you were on duty, ensure a detailed and accurate injury on duty form is completed. If it is completed in your absence, check it is accurate at the first opportunity. Bear in mind that contemporaneous notes are always the best
- Take a note of all injuries sustained and when you attend your GP (which you must do and as soon as possible), ensure your GP is aware of **all** the injuries
- Keep a note of all expenses and losses incurred as a result of the injuries and all papers such as receipts in support
- If the injury was sustained whilst on duty, consider making an application to the Department for Work and Pensions for Industrial Injuries Disablement Benefit - <a href="https://www.gov.uk/industrial-injuries-disablement-benefit">https://www.gov.uk/industrial-injuries-disablement-benefit</a>
- Submit a claim as soon as possible and via the CNPF so that proceedings can start and any evidence is not lost. Bear in mind that injuries can be career changing. You should do as much as you can to ensure your future is protected

## WHAT COSTS ARE COVERED?

- If your claim is accepted, as a CNPF member you will be asked to endorse a no win, no fee (conditional fee) agreement
- An after the event insurance (ATE) policy will be taken out by the CNPF and only the premium for this insurance will be deducted from your damages
- Other than the cost of the insurance premium, you will keep 100% of any compensation obtained
- The CNPF will **not** cover the other side's costs and hence the need for an insurance in place.

## **FIND OUT MORE**

For further information, please contact:









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