

# Immediate assistance after Spinal Cord Injury



Solicitors for people with spinal injury

As a specialist spinal cord injury law firm, we at Aspire Law will work on your behalf to obtain the best possible compensation package, to enable you to live an independent and fulfilling life.

Settling such claims can take a long time, and often our clients need help with the more immediate and pressing financial issues that can arise when a main breadwinner has sustained a spinal cord injury.

## Insurance

You and your family may have an insurance policy which is designed to provide financial assistance and support in the wake of a long term sickness or injury. Insurance policies can be complicated and hard to understand, and we know that in the immediate aftermath of a serious accident to your loved one, you may not be in position to sit down and study the small print of these documents. We can help you to review any existing insurance policies to make sure that you are claiming what is due to you.

There may be occasions where you believe that you have relevant cover, but the insurer is disputing your claim. As a law firm we are always happy to represent you in any such disputes, and will fight to make sure that you receive exactly what you are entitled to.

## Power of Attorney

A Power of Attorney is a legal document that allows a nominated person to conduct specific acts on behalf of another. This can be especially useful in the event that you or a member of your family sustain a spinal cord injury.

During the period of acute treatment and rehabilitation, the injured person may be simply too unwell to perform some of the day to day financial transactions for which they were previously responsible. If they are the sole signatory to an account, it can be difficult for other family members to continue to meet financial obligations.

This type of situation can be needlessly stressful, so our team is on hand to secure Power of Attorney for you quickly and with a minimum of fuss. This will allow you and other nominated persons to take full control over the family finances whilst the injured person starts their rehabilitation.



## Help with your employer

Most employers provide a level of sickness pay should you have an accident and are unable to work for a period of time. Most employed people who sustain a spinal cord injury tell us that their employers are compassionate, understanding and flexible with them in the aftermath of their accident.

There are times, however, when employers are reluctant or unwilling to meet the financial obligation of paying long term sick pay. Our solicitors at Aspire Law have experience in dealing with this. We can make sure that your employer meets their contractual obligation and pays the sick pay to which you are entitled.

By law, the employer is also obliged to make reasonable adjustments to the workplace in order to facilitate your return to work, once you have made a sufficient recovery. Sometimes the employer is unwilling or reluctant to make the necessary changes. Our solicitors will work with you and your employer to ensure that, where possible, a phased return to work programme can be agreed.

“ Thank you so much for all that you and James have done for me. From the beginning you took great care to take the stress out of what would otherwise have been an unbelievably traumatic time for us. ”

Client quote, from a letter written to Damian Horan

## Help with your creditors

If you or a member of your family has sustained a spinal cord injury, you will want to focus all your energy and attention on recovery and rehabilitation.

Moreover, if it is the family breadwinner who has sustained a spinal injury, you may have difficulty in paying your regular monthly bills. The last thing you need is the stress of final reminders and threatening letters.

We will be happy to contact your immediate creditors on your behalf, to explain what has happened to you and to request from them a degree of flexibility while we put together your compensation claim.

We often find that a well worded letter from a reputable law firm is enough to help buy you some time and breathing space whilst we work on your claim.

## Interim payments

These payments are payments that are made to a claimant by the defendant's insurer before the case has been concluded. They are made because the defendant accepts liability in principle, but the final figure of compensation is still to be agreed.

Interim payments are very important because they provide a vital source of funding when the main breadwinner is not working.

These payments can be used for a wide range of purposes from paying the mortgage to meeting day to day financial obligations and to procuring specialist care and rehabilitation services.

At Aspire Law, our team understands the important role that interim payments can play in alleviating our client's immediate financial concerns, as well as helping to speed up the rehabilitation and recovery process.

## Call us for a free, no obligation discussion

If you or a member of your family has recently sustained a spinal cord injury, you may need help to cope with the sudden financial pressures that could arise.

Aspire Law has a dedicated team providing immediate assistance and advice to spinal cord injury patients and their families. For a free, no obligation discussion, please call us on 0800 030 20 40.

## Claiming welfare benefits

Whether or not you are eligible for interim payments or compensation of any kind, you should always apply for the relevant welfare benefits.

There are a number of different benefits to which you may be entitled in the wake of a serious spinal injury. It can be very confusing to know where to start looking, and the forms can be very long and complicated.

We work closely with our partners at the charity Aspire, and are happy to make a referral to them on your behalf if you need help in navigating the welfare benefits system.

## Assistance from Aspire, the charity

Aspire is a national spinal cord injury charity that offers practical support to the 40,000 people living with Spinal Cord Injury in the UK, helping them to lead fulfilled and independent lives in their homes, with their families, in work and in leisure time.

Aspire offers a free and dedicated welfare benefits advice service which is specifically aimed at providing support and advice to people with Spinal Cord Injury. Aspire can help with:

- Support with completing forms and online applications
- Answers about general enquiries and benefit questions
- Preparation of evidence and advocacy at appeal

We can refer you to the Aspire Welfare Benefits Team on your behalf or you can contact them directly on 020 8420 6711 or by email: [welfarebenefits@aspire.org.uk](mailto:welfarebenefits@aspire.org.uk).

## Grants from Aspire

Aspire also provides grants that are available to anyone in England or Wales who has a spinal cord injury. Specialist equipment designed to help people with Spinal Cord Injury can be very expensive. Grants from Aspire are a useful means of part-funding items such as powered wheelchairs and specially adapted computer technology.

Please contact a member of the Aspire Grants Team on 0208 420 6707.

Call us free on: 0800 030 20 40 Email: [help@aspirelaw.co.uk](mailto:help@aspirelaw.co.uk)



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