

# Personal Injury Team

January 2007



Legal 500 Directory recommends

Nockolds Personal Injury Team

**Nockolds in Bishops Stortford are the only firm in Hertfordshire to be recommended in the prestigious Legal 500 Directory for their Claimant Personal Injury Services. This recognises their expertise and the quality of the client services provided by the team, who are based in the firm's Bishops Stortford offices.**

Nockolds have offered legal advice and representation to injured clients for years, helping hundreds of injured people recover over a million pounds in compensation. The Legal 500 Directory researches firms across the country, looking at legal expertise, reputation, but most importantly, clients' opinions. It offers an independent appraisal of a firm's standing in the market, and an insight into the competition.

Nockolds are the only firm in Hertfordshire recommended for their Claimant Personal Injury Legal Services. Nockolds have also been recommended in a number of other areas: Employment, Probate and Estate Administration, Family, Commercial, Commercial Property and Agriculture and Estates. Lynn Cowley, Partner at Nockolds says *"We are proud to announce that we have been included in the Legal 500. The team prides itself on offering clients sympathetic, practical and expert advice following a traumatic incident. Our inclusion in this prestigious directory recognises this, and we hope it will assist people when they are looking for specialist advice and assistance."*

## Case Studies

In 2006 Nockolds recovered more than £1 million compensation for local injured people. Claims ranged from catastrophic road accidents, to a young woman who suffered third degree burns when she visited a tanning salon, where the sun bed was old and broken.

In next year's newsletters we will review some of the case studies from 2006 to illustrate some of the issues handled and overcome during the past year.

**Nockolds offer:**  
**P E R S O N A L**  
**I N J U R Y**

### Free initial consultation

One of our solicitors, who specialises in personal injury, will meet with you to advise on a potential claim. You can then be sure that you have a claim worth pursuing.

### No Win No Fee Funding Arrangements

Everyone is different. We can take you through the various ways of funding your claim, and help you decide which is the best for you.

Options include: a) Legal cover with Home or Motor Insurance, b) No Win No Fee Agreements c) Legal Expenses Insurance

### Flexibility

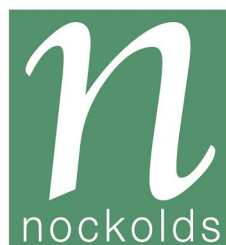
We know that it is not always convenient or possible for you to come into our offices 9-5, so we offer flexible appointment times and appointments at home if necessary.

[www.nockolds.co.uk](http://www.nockolds.co.uk)

Call our Personal Injury Team on

**0800 783 8726**

to arrange a free consultation



solicitors

### Cute and Cuddly or Costly!



The courts have recently looked at the responsibility of pet owners when their pets or other domestic animals cause accidents. Most of us are unaware that "man's best friend" could leave you facing a significant claim and costly legal proceedings.

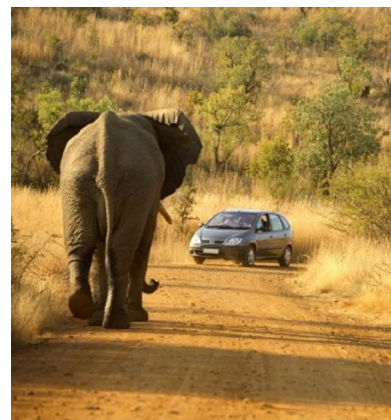
Legislation was passed in 1971 to clarify the law on accidents involving animals, but unfortunately the wording of the act has led to a number of lengthy court cases to interpret its meaning.

If an animal is classed as dangerous, i.e. not normally kept as a domestic pet or animal, and any injury it may cause is likely to be severe, then the owners are automatically responsible in law for any damage or injury their animal may cause.

The picture has been less certain where domestic animals (dogs, cats, horses etc) are involved. If a domestic animal displays abnormal characteristics, which if unrestrained, would cause severe damage and this is known to the owner (or keeper, or someone walking a friend's dog, mucking out a horse to help a friend) then the keeper and owner will be automatically liable for the injury or damage caused.

The position is not so clear when the animal involved in the accident is acting in a way which may be abnormal generally, but could be expected in particular circumstances e.g. when a female dog is protecting a litter of her puppies or a guard dog protecting their territory.

Recently, owners of horses in Devon were held to be liable for an accident caused when their horses were frightened and bolted through an electric and wooden fence, through thick bracken, 300 yards down a track, onto a minor road, before continuing on to a dual carriageway. One collided with a car on a dual carriageway and the driver was badly injured. The court decided that as it is likely that any injury or damage caused by a horse is likely to be severe, the owner would be liable if they knew the horses had in the past bolted, or were likely to if frightened. The key issue was whether the animal's characteristics were normal for the species or for the species in those particular circumstances. The law had been uncertain and in the past had said that if the characteristic were normal in any circumstances then the owner was not automatically liable, and would only be held responsible if they had been negligent. The court is now taking a wider view. If the characteristics are not usual for the species generally, and the owner knew about them, they will be responsible for the damage caused.



We are all encouraged to take out Pet Insurance to cover Vet's bills but with this development, animal lovers should think seriously about insuring their pets against public liability claims (and legal costs) as well as vet's fees. The costs of defending a claim, even if the court ultimately decides that you are not liable, can be significant. Without insurance, this can be a distressing and financially crippling scenario.

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