

## No Win, No Fee

What is no win no fee?

Conditional Fee Agreements, more commonly known as 'No win, no fee' are a type of funding arrangement. Put simply, 'no win no fee' means that a solicitor is only entitled to recover his legal fee if he wins the case for the client.

When can no win no fee be used?

At MSB Solicitors we will consider working on a no win no fee basis for the following types of cases

Road traffic accidents

Accidents at work

Accidents in a public place

Consumer Credit / Debt Matters

So if I lose there are no costs to pay?

The general rule in litigation is that costs follow the event. This means that if you are unsuccessful in your claim then the Court is likely to order that you pay your opponent's costs in defending their case. To protect you against such costs it is important that you therefore have the benefit of legal expenses insurance.

How do I get legal expenses insurance?

Many people have the benefit of legal expenses insurance included on their regular insurance policies such as their motor insurance, household insurance and credit card insurance. If we take your case on we will contact your insurance providers to see if you have the benefit of any free legal expenses insurance. Should you not have the benefit of any legal expenses insurance, then we will acquire a policy of insurance known as After the Event Insurance (ATE).

What is After the Event Insurance?

ATE is a type of insurance policy which will cover you for the cost of your disbursements such as medical report fees, court costs as well as your opponent's costs if you lose your case or discontinue it on our advice. MSB Solicitors will always provide you with a self insured policy, this means that part of the cover provided includes the cost of the premium itself meaning we can acquire ATE insurance at no cost to yourself.