

Redress After the Event Insurance

Legal expense insurance for personal injury claims



Contingency Fee Agreements

Your lawyer has discussed the details and the merits of your case with you. They will explain the benefits of a ‘No Win, No Fee’ arrangement known as a Contingent Fee Agreement (CFA). The purpose of this agreement is simple – you do not have to pay legal fees until the case settles, but equally as important, you and your lawyer’s interests are the same – get the compensation you deserve for your injury.

Under a CFA, if you lose your case, you will not have to pay your lawyer’s contingency fee. However, under some circumstances, you may not recover any of your costs (e.g. assessments, court costs) and you may be liable to pay your opponent’s legal fees, which could be considerable.

What are my risks?

Personal injury claims can be very complicated and expensive to investigate and pursue due to the time needed and the costs involved in obtaining all the necessary reports and information.

If your lawyer believes your case has merit, you will have a strong likelihood of a successful conclusion. However, litigation is uncertain and not “Risk-Free.” To get the compensation that you deserve, your lawyer may have to negotiate hard, or you may have to go to trial, both of which carry risk.

If your case goes to court and you lose, you may have to pay your opponent’s costs, called “Adverse Costs,” and you will not recover any expenses you or your lawyer have incurred in pursuing your compensation claim.

Protect yourself against this liability with insurance.

RATE Protection – No Win, No Fee and now “NO Risk.”

Redress Risk has developed a unique insurance policy called RATE which protects individuals making personal injury compensation claims. RATE is a legal expense insurance product that can cover your disbursements and adverse costs in the event you lose or discontinue your claim.

With RATE, you have peace of mind and security to pursue your legal rights without the risk and uncertainties associated with litigation.

What type of claim will RATE cover?

RATE is available for personal injury claims, such as trip and fall accidents, motor vehicle accidents, occupier's liability, long-term disability, and more.

How much will the insurance cover cost?

The premium you pay for insurance is very reasonable, and you do not pay it until your case settles successfully. If it does not settle successfully, the premium is **waived**.

The cost of the insurance depends on two things: the amount and the type of coverage you require. Redress has very flexible programs whereby you can purchase coverage amounts of \$100,000, \$200,000, or more as required. In addition, you can select different coverage types, i.e. Full Cover - protects you against your opponent's legal fees and your expenses; or Trial Cover - protects just against your opponent's legal fees.

Your lawyer can arrange the proper insurance coverage for you right at his office. There is nothing that you have to do other than advising your lawyer that you would like the “No Risk Protection.”

Call us today at **1-844-400-4388** or visit us at **redressrisk.com** for more information!
Offices in Toronto, Edmonton, Vancouver



Does my Lawyer get any benefit from the insurance?

To be clear, your lawyer has no financial interest in your purchase or rejection of RATE, nor is he affiliated with Redress Risk Management. Your lawyer simply believes that RATE will protect you from the uncertainties you may face in litigation and that it may enable him to better negotiate the settlement you deserve.

Redress Risk is a licensed broker specializing in legal expense insurance. Our expertise lies in arranging the most suitable **After the Event (ATE) program to plaintiffs** to “level the playing field” and gain access to justice while protecting them against the risk of potential costs associated with an unsuccessful outcome.



Specializing in Legal Risk Insurance