Jargon Buster

Term	Abbreviation	Explanation
After The Event	ATE (insurance)	This is an insurance policy you can take out **after** an accident has happened and you are making a claim for compensation. The ATE policy means that, if you lose the claim, your insurance company will pay the other side's legal costs and expenses.
Barrister		A lawyer who is a member of one of the Inns of Court and who has the privilege of pleading in the higher courts.
CFA	Conditional Fee Agreement	Also known as a 'No Win No Fee'. A way of funding claims. It works so that if the claimant wins, the defendant pays the costs and if the claimant loses, then their solicitor bears the costs.
Civil case		A lawsuit brought to redress a private wrong (also known as a civil wrong) such as breach of contract, encroachment, or negilgence; or to enforce remedies such as compensation, damages or injunctions. May also be called a civil action or civil proceedings.
Claimant		A person who brings a civil action.
Claims track (small, fast, multi)		The value of your claim will depend which claims track you are allocated to.

MASS
MOTOR ACCIDENT SOLICITORS SOCIETY

0117 925 9604 enquiries@mass.org.uk

Term	Abbreviation	Explanation
Comprehensive Insurance		Insurance policy for your car, which will cover your damages and the other driver's damages, even if it is your fault.
Contributory Negligence		When you have contributed to your injury by being negligent, for example, not wearing your seatbelt.
Criminal Case		Criminal law typically is enforced by the Government, unlike civil law which may be enforced by private parties.
Defendant		A person who defends a civil action against themselves.
50/50		When both parties involved in an accident are equally to blame.
LEI	Legal Expenses Insurance	This will cover you for the legal expenses that you may incur in most personal injury, consumer, property and employment disputes, as well as any award of the other party's legal costs. You normally purchase this as an add-on when buying insurance, such as a motor or household policy.

Term	Abbreviation	Explanation
Liability		Who is at fault, either totally or partially.
Limitation Period		The time limit for a personal injury claim is 3 years from the date of accident. This means that Court proceedings must be started within 3 years. However it is important to understand that a considerable amount of work is required before issuing Court proceedings.
Litigation		The process of taking a case through court. The litigation or legal process is most common in civil lawsuits. In litigation, there is a claimant (one who brings the charge) and a defendant (one against whom the charge is brought.)
Litigant In Person	LiP	An individual, company or organisation who makes a claim without legal representation from a solicitor or barrister.
Medical Report		Your solicitor will ask you to see a medical expert who will produce a medical report to describe your injuries and suggest how long it will take you to recover.
Mitigate		It is your responsibility to 'mitigate your loss' when making a claim. This essentially means you should keep your costs to a reasonable level. For example, if you drive a Ford Focus and your car is in an accident and is sent to the garage for repair, you should not hire a Porsche and expect the other driver to pay for this as you are not mitigating your loss.

Term	Abbreviation	Explanation
Personal Light Electric Vehicle	PLEV	e.g. Escooters
Pain Sufferng and Loss of Amenity	PSLA	Contributing factor in the overall damages that are awarded to claimants. A claimant is compensated for the losses they have suffered as a result of their injury, including being unable to lead a full life.
Road Traffic Accident	RTA	Road Traffic accidents are accidents that cause bodily injury or damage to property, as a result of use of a motor vehicle, including cars, trucks motorbikes, bicycles, pedestrians and passengers.
Settlement		When you have reached an agreement with the other party.
Solicitor		A member of the legal profession whose services include advising clients, handling their claims and representing them in court.
Third Party		The 'other party' involved in an accident.

Term	Abbreviation	Explanation
Third Party Fire and Theft		Insurance policy for your car, which will cover it for theft and fire as well as damage to someone else's car, but not damage to your own car.
Third Party Capture	TPC	A process whereby the insurance company of the driver at fault contacts the victim directly. To read more about this, click/ copy and paste the the link below: mass.org.uk/mass-campaigns/#Thirdpartycapture
Third Party Insurer	TPI	The other party's insurance company.
Uninsured		A person who drives a vehicle without insurance.
Untraced		When someone hits another person with their vehicle and drives away without stopping (hit and run) and then cannot be found.

Help others who have been affected by road traffic accidents by sharing this guide with someone you know.

If you have been involved in a road traffic accident, it is vital to speak to a solicitor who can give you impartial advice and let you know what options are available to you so that you can make an informed decision.

MASS member solicitors are experts that specialise in road traffic accidents. You can speak to your nearest member to receive free impartial advice on your unique situation as part of your initial enquiry.

To locte your nearest MASS member solicitor, visit: **mass.org.uk/find-a-mass-solicitor**