

CONTENTS

Foreword to the First Edition	vii
Association of Personal Injury Lawyers (APIL)	ix
Acknowledgements	xi
Table of Cases	xxiii
Table of Statutes	xxxi
Table of Statutory Instruments	xxxiii
Chapter 1	
Pain, Suffering and Loss of Amenity (General Damages)	1
Head of claim	1
Principles of assessment	1
Pain and suffering	1
Loss of amenity	2
Scarring	2
Evidence	2
The claimant's statement	2
Statements from friends and family	3
Medical evidence	3
Photographs	4
Hospital records	4
Certificates	4
Quantification	4
General	4
Post <i>Heil v Rankin</i>	6
Multiple injury claims/quantification	6
Asymptomatic	7
Conclusion	8
Chapter 2	
Damages for Loss of Earnings	11
Head of claim	11
Past loss	11
Basic principles	11
Gross or net	12
Failure to declare earnings for tax/national insurance	12
Past loss: complex cases	12
Longer periods off work	12
Short-term contracts	13

Self-employed	13
Partnership	13
Overtime	14
Future loss	14
Multipliers	15
Contingencies	16
Disability	17
Employment	18
Older age groups	19
Split multipliers	20
Different retirement ages	22
Multiplicand	22
Issues affecting future loss of earnings	22
Employment history	22
Retirement age	23
Change in future employment/prospect of future promotion	24
More speculative claims	28
Mitigation of loss	29
Age at date of assessment	30
Infancy	30
School age	30
Collateral benefits	31
Procedure	31
Deductions	31
Chapter 3	
Loss of Earning Capacity (Smith v Manchester Awards)	33
Heads of claim	33
Development of head of claim	33
Smith v Manchester Corporation	34
Principles of assessment	34
Moeliker v A Reyolle and Co Ltd	35
Evidence in support of a claim	36
Quantifying the claim	37
Blamire awards	38
Equality Act 2010	40
Conclusion	40
Chapter 4	
Earning Capacity – Loss of a Chance	41
Introduction	41
Loss of a chance	42
Principles of assessment	43
Complex cases	43
Evidence	46
Conclusion	47

Chapter 5	
Damages for Loss of Congenial Employment	49
Head of claim	49
Assessment	49
Evidence	50
The proof of evidence	50
Witness evidence of colleagues	51
Witness statement of the claimant's partner	51
Certificates/qualifications	51
Quantification of claim	52
Conclusion	53
Chapter 6	
Pension Loss	55
Introduction	55
Occupational pension schemes	55
Evidence	56
Worked example	56
Simple annual pension loss	56
Facts	56
Loss of lump sum	58
Discounts	59
Claimant's contributions	59
Private schemes	60
Widow's pension	60
Fatal Accidents Act claims	61
Conclusion	61
Chapter 7	
Damages for Gratuitous Care	63
Head of claim	63
Introduction	63
Development of head of claim	63
Definition of care	64
Quantification of claim	67
Discounting gratuitous care	68
Future care	69
Care rates	69
Aggregation	70
Directly employed carer or agency residential carer	70
Care packages and indexation	71
(1) Indexation to the RPI	71
(2) Average Earnings Index	71
(3) Aggregate Annual Survey of Hours and Earnings (ASHE)	72
(4) Aggregate Annual Survey of Hours and Earnings (ASHE) SOC 6115 Care Assistance and Home Carers.	72

Residential care and the local authority	73
Summary	74
Evidence	75
The claimant's statement	75
The carer's statement	75
Statements from other relative/neighbours	75
Expert evidence	75
Video evidence	76
Medical experts	76
Conclusion	76
Chapter 8	
Damages for Loss of Housekeeping and Related Services (DIY/Decorating/Gardening etc)	77
Head of claim	77
Principles of assessment	77
Evidence/quantification	79
Quantification	79
Fatal accidents	80
Lost years	81
Chapter 9	
Housing	83
Heads of claim	83
New accommodation	83
When should an application for new accommodation be made?	83
Quantification of claim	84
Interim and periodical payments	85
Evidence	86
Local authority provision	86
Adaptations	88
Home running costs	88
Suitable accommodation	90
Chapter 10	
Medical Expenditure and Aids and Equipment	93
Heads of claim	93
Private or NHS?	93
What is reasonably necessary?	94
Quantification of claim	95
Evidence	99
Low-value cases	99
Medium-value cases	99
High-value cases	99
Chapter 11	
Mobility and Transport	101
Head of claim	101

Loss of use of car	101
Damaged car	101
Collateral benefit	102
Travelling expenses	102
Transport costs	103
Quantification of claim	103
Adaptations to claimant's car	103
Acquiring a new vehicle	103
Expenses caused by travelling greater distances	104
Running costs	105
Motability	106
Chapter 12	
Mental Incapacity and the Court of Protection	107
Introduction	107
Mental Capacity Act 2005	107
Principles	107
The test for capacity under the Act	108
The test for capacity – case-law	109
Best interests	112
Protection from civil liability	112
Court of Protection	113
Public Guardian	114
Litigation by or on behalf of protected parties	114
Litigation friend	115
Settlement/compromise	115
Investment and control of damages	116
Independent Mental Capacity Advocate	117
Fees	117
Conclusions	118
Chapter 13	
Damages in Respect of Death	119
General	119
Claims on behalf of the estate	119
Law Reform (Miscellaneous Provisions) Act 1934	119
Pain and suffering	119
Loss of earnings up to the date of death	120
Care and services up to the date of death	120
Miscellaneous	120
Funeral expenses	121
Claims on behalf of dependants	122
Fatal Accidents Act 1976 (as amended)	122
Who may bring the claim?	122
Damages in respect of bereavement	122
Dependency	123
Dependants	123
Multiplier	124

Different working lives/life expectancy	125
Multiplicand	126
Couple with no dependent children, surviving spouse not working	126
Couple with no dependent children, surviving spouse working	127
Couple with dependent children, surviving spouse working	127
Factors affecting the multiplicand	128
Collateral benefits	129
Claimant's loss	129
Pension loss/state benefits	129
Other benefits resulting from the death	130
Surviving assets	131
Services	133
Loss of a mother	134
Discrete lump sum awards for loss of a mother's care and attention	136
Loss of a spouse	136
Loss of a child	137
Apportionment	137
Reduced life expectancy – lost years claims	139
Chapter 14	
Interest	141
Statutory provisions	141
Principles	141
General damages	142
Special damages	142
Full or half rate	142
Interim payments	144
Benefits	144
Factors affecting the court's discretion	144
Payments by volunteers	145
Procedure	145
Chapter 15	
Benefits	147
General	147
Statutory framework	147
Social Security (Recovery of Benefits) Act 1997	147
Principles	148
How does the Act operate?	148
Calculation of Compensation Payment	149
Welfare Reform Act 2012	150
Period	150
Requirements	151
Certificate of recoverable benefits	151
Defendants' liability	151
Interim payments	151

Multiple defendants	152
Practical effect for a claimant	152
Lump sum payments recoverable under the 1997 Act	152
Operation of the Social Security (Recovery of Benefits) (Lump Sum Payments) Regulations 2008	153
Non-CRU state benefits	154
Are benefits relevant to the calculation of damages?	154
Is the amount of benefit received relevant to the calculation of interest?	154
Are relevant benefits deductible from interest on damages?	155
Can a claimant claim the value of a lost benefit?	155
Damages excluded from the operation of the Act	155
Reviews	156
Appeals	156
Practice on judgment	156
Part 36 offers and benefits	156
RTA Protocol offers to settle and benefits	158
Chapter 16	
Provisional Damages	159
Statutory provisions/Rules	159
Principles	159
When will provisional damages be awarded?	159
'Chance'	160
'Definite or indefinite time in the future'	161
'Serious disease/deterioration'	161
Discretion	162
Fatal accidents	164
Dependency	164
Procedure	164
Part 36 offers and provisional damages	165
Periodical payments	166
Chapter 17	
Periodical Payments	169
Introduction	169
Rationale of periodical payments	169
Structured settlements	170
The legislation	170
Security	171
Indexation	172
Periodical payments or lump sum damages	173
Advantages of an award for periodical payments	173
Advantages of a lump sum award	174
Variable orders	174
Procedure	175
Conclusions	177

Chapter 18	
Interim Payments	179
Authority	179
Principles	179
When should an application be considered?	179
Cases of the utmost severity	180
Threshold conditions	180
Discretion	181
What is a reasonable proportion of the final judgment?	183
Opposing an application	184
Voluntary interim payments	184
Procedure	185
Practical points	186
Benefits	186
Court of Protection	186
Repayment, variation and adjustment	186
Payment by instalments	187
Restriction on disclosure	187
Chapter 19	
Investment of Damages	189
Introduction	189
Investment and trust advice	189
Accident victim	189
'Protected party'	190
Claiming damages for investment advice and future private client	
legal costs	191
Evidence	191
Financial management and children	191
Personal Injury Trusts/Compensation Protection Trusts	192
Conclusion	193
Chapter 20	
Causation	195
Introduction	195
Basic principles of causation	195
'But for' test	195
Concurrent causes	196
What if there are two causes of damage (one innocent and one guilty) and the disease is cumulative?	196
Can a claimant be successful even where he cannot prove that the breach probably caused the damage?	197
Warning cases	199
Successive causes	199
Supervening non-tortious events	199
Supervening tortious events	200

Apportionment between consecutive employers	202
Practical problems arise for practitioners, particularly in the context of industrial disease: divisible conditions	202
Asbestosis	202
Stress-related psychiatric illness	202
Deafness	202
Vibration white finger	202
Indivisible conditions	203
Intervening causes	204
Intervening conduct of a third party	204
Conduct of the claimant	205
Act of nature	205
Proof of damage	205
Contributory negligence	206
Fault	206
The standard of care	206
Safety belts	206
The work context	207
Regulations	207
Dilemma created by defendant's negligent act	207
Children	207
Miscellaneous points	208
Appendix 1	
Schedule of Loss	209
Schedule of loss for trial dated 1 September 2013	209
Summary of pre-trial loss (including interest)	215
Summary of future loss	222
Overall summary (inclusive of interest)	222
Appendix 2	
Draft Schedule for Law Reform/Fatal Accidents Act Claim	223
Facts	223
Law Reform Act Claim	224
Fatal Accidents Act Claim	226
Index	231