

LAKA LEGAL SERVICES

- As a Laka customer you have access to Laka Legal Services.
- We've partnered with [Carpenters Group](#) to provide Laka Legal Services. Carpenters are one of the UK's leading providers of insurance and legal services.
- If you are involved in an accident when using your bicycle in which you were injured and where you believe that a third party was at fault then Laka Legal Services can support you in pursuing a third party in a legal claim for damages.
- This service will pay your legal costs to claim against a third party responsible for an accident involving you and your bicycle.
- By virtue of you being a Laka customer, you will be able to access Laka Legal Services for free at the point of use and you will keep 100% of any awards made to you should your case against a third party be successful.
- Should your case be unsuccessful, there will be no cost to you for having used Laka Legal Services.

HOW DO I ACCESS THE LAKA LEGAL SERVICES?

- Should you wish to access Laka Legal Services, Laka will provide you with a number to call a Carpenters' solicitor who will discuss the merits of your case.
- Should, in Carpenters' judgment, your case have a reasonable prospect of success* then you can choose to engage with Carpenters directly in order that they can pursue a case on your behalf at no cost to you.

*a reasonable prospect of success means where, in Carpenters' judgement, there is a greater than 50% chance of you successfully pursuing the claim.

ARE THERE ANY RESTRICTIONS TO THE LAKA LEGAL SERVICES?

The service will not cover a claim;

- Where the incident occurred outside the UK
- Any aspects of a claim brought under the [MIB untraced drivers Agreement](#) – where the identity of a third party driver is not known.
- Where the claim for damages for pain suffering and loss of amenity is less than £1,000
- That falls within the [Small Claims Track limits under the Civil Procedure Rules](#)
- Where you don't cooperate fully with Carpenters or their appointed experts and follow their advice or instructions

Any additional restrictions or responsibilities placed on you will be set out in the terms provided to you by Carpenters when you engage them to act on your behalf.

WHO ARE CARPENTERS?

- [Carpenters Group](#) is one of the UK's leading providers of insurance and legal services.
- Carpenters Limited is authorised and regulated by the Solicitors Regulation Authority under number 625845 www.sra.org.uk and is authorised and regulated by the Financial Conduct Authority under number 755996 www.fca.org.uk
- Carpenters work across the UK to deliver a variety of claims solutions.
- Carpenters' focus is always on the customer. Their team's experience and expertise, their size, scale and strength ensures that they consistently exceed expectations.

WHY CHOOSE CARPENTERS TO ASSIST?

- Carpenters Group is recognised as leading expert in personal injury accident advice and support when representing cyclists. You will receive a personal, first class legal service to recover any compensation to which you may be entitled following an accident.
- Carpenters Group is able to recover not only compensation for your injuries, whether minor or serious, but also loss of earnings, and the cost of repairing or replacing your damaged bicycle if your damaged bicycle was not covered by insurance.

DATA SHARING / PRIVACY

- Laka will never share your personal data with Carpenters unless you use Laka Legal Services and engage Carpenters to act on your behalf and even then we would only ever do so with your permission.