

# Get the compensation you deserve

## WHAT IS PAYMENT PROTECTION INSURANCE (PPI)?

Payment Protection Insurance (PPI) is a type of insurance that is added on to your finance (it could be added onto a mortgage/loan/credit card) which can be used if you were to find yourself unable to work due to accident, sickness or unemployment.

If you have a PPI policy, there is a chance it may have been mis-sold to you, if this is the case you are entitled to compensation. Many PPI policies have previously been mis-sold, where customers have been led to believe that a PPI policy is part of the package and/or there is a higher chance of obtaining your finance if you were to take out the policy. Or even, where a policy is entirely unsuitable for a customer, banks have sold them a policy regardless.

## WHAT IS THE PROCESS?

If you were to instruct BBH to pursue your claim, you would be required to complete a short questionnaire; this document will then assist BBH in forming the basis of your claim. BBH will then use their expertise to draft and send a detailed Letter Before Action to the provider/defendant/bank and request a response within a reasonable time.

If the provider/defendant/bank fails to adhere to this time frame, we can look to issue legal proceedings where appropriate or we can look to pursue your claim with the Financial Ombudsman Service (also known as FOS).



## HOW MUCH WILL IT COST ME? \*

You are not obliged to pay BBH any upfront fee or administration charges, we operate on a no win no fee basis therefore if it is the case we are unsuccessful in obtaining you a refund, there will be no charge payable by yourself. If we are successful in obtaining you a refund, our fees will be taken on a Contingency Fee basis, which will be 25% of your fees plus VAT.

If BBH were to issue legal proceedings on your case and we were successful, no fees would be payable by yourself, the provider/defendant/bank would be liable for your legal fees and the settlement sum would be entirely yours.

## HOW LONG WILL IT TAKE?

This will depend on the circumstances of your case. We will of course work to the best of our ability to obtain a successful outcome in the shortest possible time.

## WHY DO I NEED THE BBH TEAM?

The BBH team has been very successful in obtaining refunds for clients for many years. The BBH team can use their extensive experience, skills and expertise to argue your claim successfully and ultimately obtain the best result possible. We are a very approachable firm of solicitors and if you ever have any questions or queries along the way relating to your claim, we are always on hand to assist.

## WHAT SHOULD I DO NEXT?

Call the BBH team or complete the Information Return Sheet attached to this brochure and return it to us and we'll do the rest.

\* subject to Terms & Conditions



# Information Return Sheet

## Contact Details – Block Capitals Please

Name

Address

Post Code

Telephone number  Mobile

Email address

Best time to telephone you (please indicate)

Day  Evening  Mobile



**BBH** Legal Services Ltd

**BBH** Legal Services Ltd

BBH Legal Services  
FREEPOST NWW9068A

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**BBH Legal Services Ltd**  
**Eastham**  
**Wirral**  
**CH62 0ZZ**

## Other Services

PERSONAL INJURY

ROAD TRAFFIC ACCIDENT

CONVEYANCING

NEW BUILD

EQUITY RELEASE

WILLS AND PROBATE

LASTING POWER OF ATTORNEY

EMPLOYMENT LAW

FOR FURTHER INFORMATION PLEASE CONTACT US ON

# FREEPHONE 0800 051 4218

Or email: [info@bbhlegal.co.uk](mailto:info@bbhlegal.co.uk)

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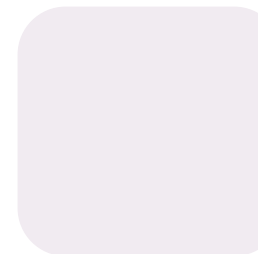
Available for consultation by appointment at:

Employment & Welfare Benefits Advice Centre • 96 Wallasey Road • Wallasey • Merseyside • CH44 2AE

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Payment Protection Insurance

## Mis-selling Mortgage, Credit Card or Loan



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