



What to know before you sign up

About this guide

This guide is for people who are thinking about using an SRA-regulated solicitor or law firm for a high-volume consumer claim. It tells you what you need to know before you sign up, so you can decide whether going ahead is right for you.

High-volume consumer claims arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. For example, housing disrepair, data breaches, flight delays, diesel car emissions, motor finance commission, and other financial services.

You can use this guide alongside our [consumer checklist](#) and [glossary](#) to help inform your decision. Together, these resources can help you make an informed decision about whether to sign up to a claim. The checklist helps you run through the main points quickly. This guide gives more detail on each step in the process to help you decide whether to progress your claim.

If there is anything you do not understand, ask your solicitor or firm to explain it before you sign any agreement. They should give you the information you ask for in a way you can understand.

You may come across legal or technical terms that you do not understand or are unfamiliar with. The glossary can help you understand these terms. If you are unsure what a term means or how it applies to your claim, ask for an explanation before you agree to proceed.

What this guide covers

Before you sign up, you should understand four main things:

- 1 What your claim is about
- 2 What your options are
- 3 What the claim could cost you
- 4 What might happen after you sign up.

The sections below explain what to look for, what to ask and when to pause before agreeing to go ahead.

Your claim

The firm should explain what your claim is about, who it is against, why you can make the claim and how likely it is to succeed. This helps you understand whether the claim is right for you.

Ask for more information if you do not understand what the claim is, why you can make it, or what the outcome would be if it is successful:

- What is my claim about?
- Who is the claim against?
- Why can I make the claim?
- What are my chances of success?

Your contact at the law firm

You should know who is dealing with your claim and how to contact them. This may be a named person or a shared team contact. Keep these details somewhere easy to find, especially if your claim might take a long time.

Ask for more information if you do not know who to contact or how you will receive updates:

- Who is my main contact?
- Who is responsible for my claim?
- How can I contact them?

Your options for making a claim

The firm should explain whether you can make the claim yourself or whether any free alternatives are available, and the benefits and risks of each option.

Ask for more information if you have not been told whether there are alternative ways to make your claim that are free:

- Can I make the claim myself?
- Are there free alternatives, such as an Ombudsman or redress scheme?
- What are the benefits and risks of using a law firm compared to other ways of making a claim?

Signing up with more than one firm

You should only use one firm for the same claim. If you sign up with more than one firm, you could face extra costs:

If you are unsure, take time to check any emails or documents you may have received about this claim from other firms before agreeing to go ahead.

- Have I already signed up with another firm for this claim?
- What could happen if more than one firm is involved?

If you change your mind

Before you sign up, make sure you know how long your cooling-off period lasts and how to cancel. You will usually have a 14-day cooling-off period to change your mind and cancel your agreement. You should also understand whether you need to pay anything if you cancel after work has started on the claim.

Ask for more information if you do not know how to cancel or what you may have to pay if you cancel:

- How long is my cooling-off period?
- How do I cancel without being charged if I change my mind?
- Could I be charged if I cancel later and how will these costs be calculated?

How your claim is funded

The firm should explain how your claim is being paid for. If your claim is described as 'no win, no fee', ask exactly what this means. 'No win, no fee' does not always mean you will not have to pay anything. You may still have to pay some costs depending on your agreement and what happens with your claim. [For more information, read our guide on 'no win, no fee' agreements.](#)

Ask for more information if you are not clear what 'no win, no fee' means for you:

- How is my claim funded?
- Is this a 'no win, no fee' agreement?
- What might I still have to pay?



Costs and deductions

You should be given clear information about all costs and fees that may apply. This includes upfront costs, costs paid to progress your claim, and details about when you may need to pay. Your solicitor or law firm should explain any success fee or amount they may take from your compensation if your claim succeeds. They should also explain any costs or fees you may have to pay if your claim is unsuccessful.

Ask for more information if you do not understand what you might have to pay, when you might have to pay it, or what could be deducted from your compensation:

- Do I need to pay anything at the start (upfront costs) and when are these due?
- What are all the costs I could be asked to pay, including fees for reports or inspections (sometimes called disbursements)?
- When would I have to pay costs and what do they depend on?
- Will you take a success fee or percentage of my compensation?
- How is the success fee or percentage worked out?
- What costs or fees will I have to pay if my claim is unsuccessful?
- Would I have to pay the other side's costs (adverse costs) and why might this happen?

Insurance

Insurance may be used to help cover some costs if your claim is unsuccessful. Your solicitor or law firm should explain whether insurance is needed, what it does and does not cover, and what it costs. If you have insurance or your solicitor or law firm is organising insurance on your behalf, they should provide you with an Insurance Product Information Document.

Ask for more information if you do not understand why insurance is needed, what it costs and what it covers:

- Why is insurance needed?
- What will insurance cover and not cover?
- How much does it cost?
- When will I need to pay for it?

What you may receive

If your claim succeeds or settles, you may not receive the full amount of compensation. Fees, costs, insurance or other deductions may be taken before you receive any money.

Ask for more information if you do not know how much you might be left with after deductions:

If your claim is successful:

- How much money could I get (compensation)?
- What may be taken out from compensation (deductions)?
- How much (or, what proportion) will I be left with after deductions?
- When will I receive my money?

If your claim is unsuccessful:

- What will I have to pay?
- What agreements or insurance may be put in place, to help cover costs?

Other people or organisations involved

Other people or organisations may be involved in your claim, such as funders, insurers or claims management companies. The firm should explain who they are, what they do, and whether their involvement affects what you pay or receive.

Ask for more information if you do not know who else is involved or why, and what impact this will have on your claim and compensation:

- Is anyone else involved in my claim?
- What role do they have?
- Could they affect what I pay or receive?



What happens after you sign up

The firm should explain what will happen after you sign up, how long the claim may take, whether it may go to court, and how you will receive updates.

Ask for more information if you do not know what will happen next or what the process may involve:

- What happens after I sign up?
- How long might the claim take?
- Could my claim go to court? If so, what do I need to do?
- How and when will I receive updates?

What your responsibilities are

The firm should explain what they need from you and what could happen if you do not cooperate. For example, you will need to answer questions and provide truthful information. You may also need to provide documents to support your claim.

Ask for more information if you do not know what you need to do, or what happens if you do not respond:

- What information or documents do I need to provide?
- When do I need to respond to requests?
- What could happen if I do not cooperate?



Risks

Every claim has risks. The firm should explain what could weaken your claim, what could happen if your claim is unsuccessful, how insurance may help, and what would happen if the firm stops acting for you.

Ask for more information if you do not understand the risks or what could happen if the claim does not succeed:

- What are the main risks of my claim?
- What could weaken my claim or reduce my chances of success?
- Would insurance help cover any costs?
- What would happen if the firm stops acting for me?

Settlement offers

A settlement offer is an offer to resolve your claim, usually without going to court. The firm should explain what will happen if an offer is made so you can decide whether to accept or reject it.

Ask for more information if you do not understand what accepting or rejecting an offer would mean:

- What is a settlement offer?
- What happens if an offer is made?
- What would accepting an offer mean and would any costs or deductions apply?

If you are unhappy or unsure

If you are unhappy with the service you receive, the firm should explain how to complain. If you are not satisfied with the firm's response to your complaint, they should also explain your right to take your complaint to the Legal Ombudsman.

Ask for more information if you do not understand the process of making a complaint:

- How do I make a complaint?
- When can I contact the Legal Ombudsman?

If you are concerned about your solicitor or law firms conduct, such as dishonesty or a breach of our rules, you can report your concerns to the SRA. You can find more information on our website.