

A consumer information product
of Ches Crosbie Barristers
Accident and Injury Law

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Ches Crosbie Calls For Consumer Protections Reform

The settlement of a class action lawsuit against Money Mart, Dollar Financial and several named directors was up for court approval in a hearing on May 26. The class action settled for a value of \$5 million.

St. John's class action lawyer Ches Crosbie said that the value of the settlement for consumers was reduced by the risk that the courts would enforce arbitration clauses and the class action would be stayed. The government needs to look at legislation to **protect consumers against arbitration** clauses, which can be used to prevent access to justice, he stated. Governments in other provinces have already acted.

Follow Through With Your Medical Treatment

You've been injured in an accident. The accident was caused by someone else, so you have a claim against that person's insurance company.

The full extent of your injuries may not be obvious immediately after an accident. Some people may feel that they did not sustain a serious injury, only to discover weeks or months later that what they initially thought was a minor injury has worsened and may require significant medical treatment. Because of this possibility, one of the things you should do after an accident is see a doctor for a full evaluation. Depending on the type of injury, it may be best to consult with a specialist. Be certain to tell your doctor about all of your symptoms, no matter how minor they may seem. You should see this doctor as soon as possible after your accident, so the doctor can properly



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document the full extent of your injuries. This documentation is important because it creates a clear record of your injuries and treatment, which is essential in a legal claim. Immediately after the accident, it may be difficult even for the most experienced doctor to tell you how long you will require medical treatment. Depending on your injuries, you may need follow up care for the first few weeks or months after you leave the hospital. For extremely serious injuries, you may need long term or even life long care. Because it is often difficult to predict your needs early in a case, it is important for you to be vigilant about your health. If you notice a change in your symptoms, you should be certain to tell your doctor about it. You should also, of course, actively participate in your own recovery by following your doctor's orders, taking your medications and undergoing

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