



STEWARTS

Our work supporting seriously injured clients

Injury Group Annual Review

Introduction

We're delighted to share some of our highlights of 2024, a record year for the Injury Group at Stewarts.

The Injury Group at Stewarts – comprising our Personal Injury, Medical Negligence and Aviation and International Injury departments – acts for clients who have sustained catastrophic life-changing injuries, whether in the UK or abroad.



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Our 2024 in numbers

66

Number
of £1 million +
settlements

£408.9 million

Total compensation recovered

£4.5 million

Average compensation award

£41.7 million

Largest settlement



Personal Injury case studies



Throughout our case studies, all client names have been changed to protect our client's privacy.

Personal Injury case study 1:

Stewarts secures its highest-ever injury settlement of £41.7m for a young client

Our client sustained a severe life-changing brain injury as a young child after being hit by a car while walking on the pavement. In 2020, our client's mother instructed Personal Injury partner Clare Salmon to pursue the claim brought against the driver of the vehicle, who was insured by Aviva.

As a result of the collision, our young client sustained a severe brain injury, which meant they required 24-hour care and ongoing therapies for the rest of their life.

During the four years we were instructed, Stewarts and Aviva worked collaboratively, holding regular 'way forward' meetings to explore the issues and ensure regular interim funding for our client. Inevitably, there were disagreements in relation to some of the issues in the case, but the parties ensured these were resolved swiftly. In total, our client received interim payments of just over £6.5m to fund an extensive rehabilitation programme, the care team, therapies and extensive equipment needs. The family initially rented a temporary property after our client was discharged from hospital and then went on to buy and renovate a more appropriate long-term home.

The settlement, which was achieved following a mediation, saw our client receive a lump sum of £18m plus annual periodical payments of £455,320. Those annual payments will continue for the rest of our client's life and will increase each year in line with carers' earnings inflation.

“

Thank you so much to the legal team today; this is a remarkable outcome. What we're really pleased with is that this enables my child to receive the lifelong care and support they desperately need to give them the best quality of life possible. While it is an excellent outcome, it doesn't change the fact that my child has been handed a life sentence because of this senseless act, and our family life has changed forever.

Early funding for the right treatment, rehabilitation and support has been crucially important, and without it, I don't think we would be where we are today.

I can remember my first meeting with Clare at the hospital; she instantly put us at ease. Clare clearly explained the initial process of instructing Stewarts and getting started, which was clear and concise. We didn't hesitate to instruct her. I've worked closely with Clare and the Stewarts team for four years now. Anyone I have encountered there has been professional, highly skilled, personable but most importantly, kind and sensitive towards our situation.

This is not a journey anyone would choose to take, although it has been a remarkable one. My child has shown incredible strength and determination throughout their recovery, which continues. I have the utmost respect and admiration for them; they fight on despite every day being difficult and painful.

While this chapter is coming to an end, and a new one begins post-settlement, it doesn't alter the fact that my child's life has been changed forever; our lives have changed forever. We are all still slowly coming to terms with what has happened, but despite that, we have hope for the future, and I will endeavour to give my children the best possible life they can have with the cards that have been dealt to us.

Our client's mother and litigation friend

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Personal Injury case study 2:

Stewarts helps client secure funding to undergo elective amputation surgery to her right arm involving targeted muscle reinnervation and osseointegration

Our client, Caren, was hit by a bus while cycling in February 2018. The collision resulted in Caren sustaining a severe crushing and degloving injury to her right arm. Liability was disputed until March 2022, when Caren's claim settled shortly before the trial on liability. Partner Nichola Fosler represented Caren in the case.

Caren was 36 years of age at the time of the collision. She was a single mum with a 16-year-old daughter who was completing the final year of her GCSEs. Caren had just accepted a position to start a new job as a receptionist for a high-end restaurant in London. She also had plans to undertake training in hairdressing, with the ambition to open her own salon.

Caren sustained numerous injuries, including a laceration to her forehead, fractures to her right humerus, right radius, ulna and carpel bone, and an open dislocation of the right elbow. Her other injuries included an open wound to her right upper arm and scarring to her right thigh and abdomen.



The defendant bus company and its insurers denied liability for Caren's accident. Despite this, the parties worked collaboratively, and the defendant agreed to pay for case management, treatment and therapies under the Rehabilitation Code. The defendant also made several interim payments until liability was resolved. Therapy included input from hand therapists, psychologists, occupational therapists and physiotherapists, as well as consultations with orthopaedic and plastic surgeons and support from a care agency.

In the initial period following the accident, Caren had concentrated on seeking treatment and therapies to improve the function and appearance of her right arm. She then made the difficult decision to undergo an elective amputation after receiving support to make this decision from a multi-disciplinary team, including a psychologist. An interim payment was secured to enable Caren to go ahead with her planned elective amputation surgery to her right arm.

Caren's treating surgeons provided input on the injury to her right elbow. The consensus was that an above-the-elbow (transhumeral) amputation would be preferable and that targeted muscle innervation (TMR) and osseointegration surgery were good options for Caren.

TMR surgery involves surgically rerouting the nerves that originally controlled the amputated limb to new muscle targets. By connecting these nerves to the remaining muscle, TMR can improve prosthetic limb control and help reduce or eliminate pain from phantom limb sensation.

Osseointegration is the scientific term for bone ingrowth into a metal implant. An artificial implant is permanently, surgically anchored and integrated into bone, which then grows into the implant. Osseointegration surgery is still a new medical area, particularly for upper limb amputees, so there are only a small number of surgeons in the UK who perform this procedure.

After the surgery, Caren required a bone graft to strengthen her humerus bone before undergoing the osseointegration surgery. She also required a bespoke implant. Caren underwent the osseointegration surgery in May 2023. She is the first woman in the UK to have successfully had transhumeral osseointegration with an osseointegration prosthetic limb (OPL) implant.

Caren gradually built up the weight carried through the bone anchor and then began learning how to use her prosthesis following her surgery and implement that into her daily life. Caren uses a myoelectric prosthesis (with motors and batteries to power movement), and attaches the prosthesis to her percutaneous implant in the upper part of her arm. She controls her prosthesis via skin surface electrode contact using CoApt,

a pattern recognition system. CoApt gives Caren a more natural, intuitive command of her prosthesis as she can make simultaneous movements. Together, osseointegration and CoApt allow Caren unrestricted shoulder range of motion and high function.

Caren's claim was recently settled for a seven-figure sum. At the settlement meeting, the parties agreed that Caren needed to be properly compensated so that she had enough money to fund her future prosthetics, accommodation, treatments, equipment, therapies and ongoing case management and care.

Multiple experts were instructed to enable Stewarts to value Caren's claim properly and produce reports on her future prognosis. The expert disciplines included amputee rehabilitation, orthopaedics, prosthetics, care, occupational therapy, accommodation, physiotherapy, neurology, vestibular, neuropsychology, psychiatry, plastic surgery, pain management and assistive technology.

The settlement monies will ensure Caren is compensated for her injuries and financially secure for the rest of her life. The settlement also included a provision for Caren to undergo implanted electrode surgery when it becomes available in the UK.

“

I am so glad that Nichola was my solicitor. Throughout the whole of my claim, Nichola was calm and understanding, always making me feel comfortable in the most stressful of situations. She made me feel that I had someone there who understood me and my needs. I don't think I could have had any other solicitor other than Nichola!

Now that my case is settled, I can gradually get my life back as it has been several years of stressful ups and downs – I now have time back for myself. I am slowly getting back to the gym and can live a more normal life. As difficult as it was to choose to have my arm amputated, I am glad I did, as I now have a functioning arm to help me in everyday activities.

Caren

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Personal Injury case study 3:

Stewarts secures an award of £30.2m, including the largest periodical payments ever awarded in the UK, for a client who was severely injured while he was cycling to work after being hit by a stolen vehicle being driven on the wrong side of the road

In 2018, John was cycling to work when he was knocked off his bicycle by the defendant driver who was driving a stolen vehicle on the wrong side of the road.

John had a cardiac arrest at the scene and was unconscious when admitted to hospital. He underwent several surgical procedures after sustaining an enormously complex set of injuries, resulting in spastic tetraplegia with greater weakness on the right side. He was fitted with a tracheostomy, which remains in situ, and has a gastrostomy feeding tube. While he does not require assisted ventilation, he does need regular suction to deal with any secretions and full support with his mobility and incontinence.

The injuries have had a devastating impact on John, and he will require 24-hour care for the remainder of his life.

It was not straightforward to assess how much John could understand following his accident. However, he did not have the capacity to manage the litigation nor make decisions concerning his care, treatment or residency. John's sister instructed Personal Injury partner Ben Townsend to bring a claim on John's behalf.

After stays in a hospital and care centre and repeated readmissions to hospital, there was a dispute between the parties about whether John would benefit from specialist private neurorehabilitation because of the severity of his injuries. Through the persistence of Stewarts and the rest of his legal team, John secured the funds to allow him to obtain the rehabilitation he required at the Wellington Hospital. This resulted in him stabilising to the extent that he was able to move back into the community.

John moved into a rental property in April 2023 and, since then, has benefited from a privately paid care regime funded through interim payments agreed with the defendant's insurer.

Experts on both sides of the case agreed that John required 24-hour care, but there was a divergence of opinion about what care was required and how it should be delivered. The main point of contention was the need for a trained nurse. There were also differences of opinion regarding John's life expectancy.

Any settlement agreed had to include significant annual periodical payments to cover the costs of John's care. In addition, a large capital sum was required as it was important to John's family that he was able to purchase his own accommodation rather than rent because he was exposed to the uncertainty and instability that being a tenant can bring.

The parties worked hard to achieve a settlement, and after many rounds of negotiations, a settlement was agreed in January 2024. John received a lump sum of £6m, including the interim payments already received and an annual periodical payment of £1.1m. To the best of our knowledge, this is the largest periodical payment figure agreed in England and Wales. The settlement figure exceeds £30m on a capitalised basis.

John now has funds to ensure he will have two carers round the clock for the rest of his life, including a trained nurse. John has received extraordinary support from his family, and this settlement will allow him to be with them in the community.

“

The injuries my brother sustained irrevocably changed his life overnight. As his family, we knew almost immediately that this meant there were lots of things we would never be able to give back to him. Since then, our hope has been to protect my brother's health, allow him to maximise his potential through rehab and, crucially, to enrich his life with the things he has always enjoyed and taken pride in.

The substantial and regular interim payments secured by Stewarts enabled us to achieve that while the case was still ongoing. Now, the settlement achieved will secure my brother's future and give him the stability and quality of life he deserves.

Being able to move safely into his own home was a monumental achievement and has made a world of difference to my brother. He is once again able to make choices about his own environment and activities, something he was fiercely proud of before the injury. From living in a relaxed and homely environment tailored to him, to having the freedom and ability to go on trips, to do activities he has always enjoyed, a level of normality has been restored to his life. It has been so inspiring to us all to see how positively this has affected him.

The care package that the annual payments will protect makes my brother being in his own home possible and to have that guaranteed for his future is phenomenal and a huge relief to us all. Since our first meeting with Ben and the team, I have felt wholly confident that we were in very safe hands. The entire Stewarts team have been incredibly patient and professional throughout the case, even as unforeseen challenges occurred along the way. They have always explained the process and their proposed course of action clearly, taking the time to thoughtfully work through points of clarification or concern with me.

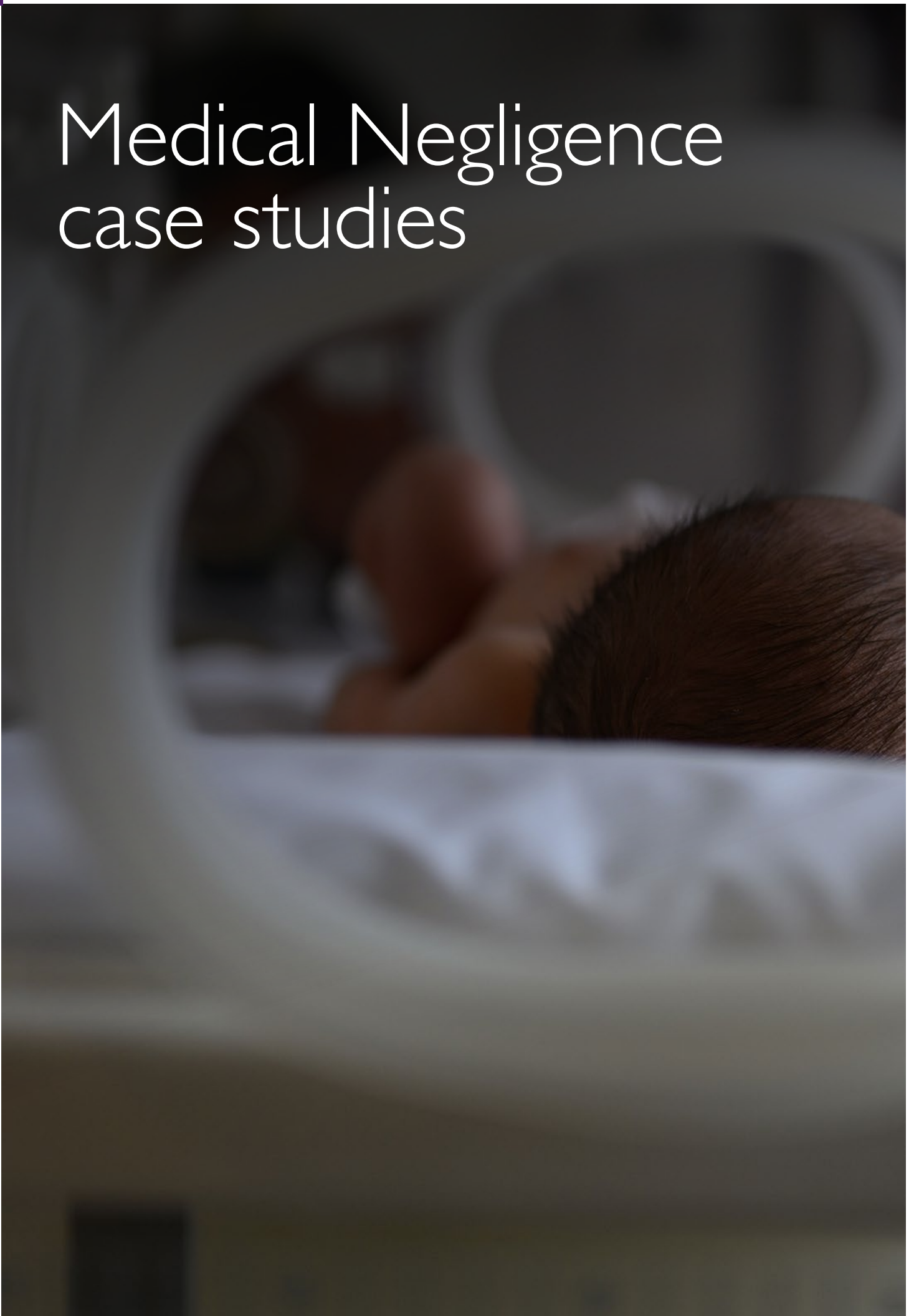
It's been very clear to me throughout that Ben, Emma, Lucy and everyone we have worked with at Stewarts have kept my brother and what is best for him at the forefront of their minds at all times. They have handled his case with care, sensitivity and absolute professionalism, and we truly could not be more grateful for all they have achieved.

John's sister

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Medical Negligence case studies



Medical Negligence case study 1:

£18.6m settlement for our client who sustained a brain injury during birth

Our client, Amy, was born in 2007 and is now 17 years old.

When Amy was delivered, she was in poor condition and required resuscitation. She was transferred to the Special Care Baby Unit, where she was intubated and ventilated, but she experienced seizures and required anticonvulsant medication. Analysis of cord blood gases showed significant metabolic acidosis and an MRI scan revealed extensive hypoxic brain damage. The placenta was subsequently found to show funisitis.

It was alleged there had been a failure by the midwife to monitor Amy's fetal heart rate properly during labour. Had this been done, abnormalities would have been detected. Amy would have been delivered earlier by caesarean section and would have avoided brain damage.

As a result of the delay in her delivery, Amy's brain injury has caused cognitive impairment, learning disabilities, speech and communication difficulties and behavioural problems. She has also had epilepsy. She needs support and supervision for many of her day-to-day activities, and her mother has provided her with devoted care and attention over the years. She also requires support with her education. Sadly, she will not have capacity when she becomes an adult and will be unable to live independently.

The defendant NHS trust admitted liability in 2023, and the trial on quantum was listed for April 2024. Fortunately, a settlement was agreed at a round table meeting in February 2024 for a lump sum and annual periodical payments. The court approved the settlement, with the judge paying tribute to Amy's mother for giving Amy the best chance in life and to both legal teams for settling the case.

The care package agreed will ensure Amy has the support she needs for the rest of her life. This will also allow her mother, who gave up her career and was Amy's main carer throughout her childhood and teenage years, to rebuild her life and start her own business. The settlement will also allow Amy to purchase and adapt a suitable property and put in place private therapies, which will help Amy maximise her independence. Legal director Alexandra Bennett led the case.

“

We are profoundly grateful for your expertise and dedication in winning her case. Your relentless pursuit of justice has brought us immense relief and closure. The compensation award will be a lifeline for us, providing much-needed support and security for my and my daughter's future. It will enable her to access any care, therapies and activities to help her through life, as she will be unable to gain any kind of career. It has taken a huge weight off my shoulders to know she will have all the support she needs going forward. Thank you for making a real difference in our lives.

Amy's mother

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Medical Negligence case study 2:

Stewarts secures its highest-ever cauda equina settlement for our client, Yasmin

Nadia Krueger-Young achieved the highest recorded cauda equina settlement at Stewarts for her client Yasmin.

Yasmin came to us after experiencing a delay in diagnosis of cauda equina syndrome. She had been seen by three locum GPs who dismissed her symptoms despite her complaining of ‘red flag’ symptoms of cauda equina syndrome, including bilateral sciatica, saddle numbness, difficulties urinating and weakness in her legs.

After becoming increasingly concerned, she was taken by her mother to A&E, where it was quickly recognised she was displaying symptoms of cauda equina syndrome. She had an MRI, which confirmed a large disc protrusion compressing her cauda equina nerves. She was kept nil by mouth and placed on the emergency list for surgery.

Inexplicably, the spinal surgeon who was due to carry out the emergency surgery came to see her and advised her against surgery. The decision was eventually overruled but still caused a delay in her surgery of over a week. Due to the catalogue of failures and delays by all three GPs and the NHS trust responsible for the surgeon’s decision, Yasmin sadly sustained irreversible and complete paralysis of her bladder and bowels. She could not take care of her two young children and was reliant on a wheelchair until she was able to slowly walk short distances using two elbow crutches.

Letters of Claim were sent to all four defendants, but no formal responses were received, so proceedings were issued. At that point, one of the GP defendants admitted liability in full, and the case proceeded against that GP defendant alone. The GP admitted that he failed to:

- take or record a reasonable history from Yasmin
- recognise the recorded symptoms of worsening bilateral sciatica and her urinary disturbance as increasing ‘red flag’ indicators of cauda equina syndrome
- ask whether Yasmin had any other ‘red flag’ symptoms
- perform or record a full neurological examination of Yasmin, and
- admit Yasmin to hospital with suspected cauda equina syndrome.

An interim payment was requested to allow Yasmin to purchase a suitable property to adapt and enable her to employ a nanny to help take care of her children. Unfortunately, the defendant did not respond to our request, so an application was made to the High Court for an interim payment of more than £1m. The day before the hearing, the defendant agreed to make an interim payment to allow Yasmin to purchase and adapt the property she had found.

A settlement meeting took place in September 2023, at which the defendant’s highest offer of £3.5m was rejected. The defendant stated at the time that no higher offers would be made. Nevertheless, a further settlement meeting took place in March 2024 after the defendant obtained a report from a different spinal injury rehabilitation expert. That meeting resulted in a settlement of £5.2m, the highest cauda equina settlement ever secured by Stewarts.

Yasmin describes the property she was able to purchase as her “dream home”. Planning permission was obtained for extensive adaptations, and work has now begun to allow Yasmin and her family to move in by the summer of 2025.

“

You are amazing. Honestly, I am so grateful. You are so incredible and so elite. Thank you again, and I just wanted to remind you how epic you are.

Yasmin

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Medical Negligence case study 3:

Interim payments totalling £2.9m obtained for a child who required multiple amputations following a delayed diagnosis of toxic shock syndrome

Our client Omar sustained multiple amputations as a toddler due to a hospital's failure to recognise the signs of toxic shock syndrome. Following early admissions of liability by the defendant, we have secured significant interim payments over the past few years to allow Omar and his family to access the support they need to meet his ongoing needs until his long-term prognosis can be determined.

When he was a toddler, Omar scalded himself by knocking over a cup of hot tea. His parents took him to hospital, and the scalds were treated appropriately. However, over the following days, Omar became unwell. At a review appointment at hospital, his parents were reassured that he had a viral illness unrelated to the scald.

When the family returned home from the appointment, Omar continued to feel unwell. He had diarrhoea, would not eat or drink and appeared lethargic. He was taken to A&E, where he was monitored and then discharged with a diagnosis of gastroenteritis. Unfortunately, Omar got worse, and the following evening, his mother noticed that the skin on his legs was turning purple. His parents contacted their local out-of-hours service and were advised to take him to hospital. Omar deteriorated on the way to hospital, and by the time he arrived, he needed resuscitation. He was intubated and then transferred to the nearest paediatric intensive care unit.

Following his transfer, it was confirmed that Omar had a staphylococcus infection. He was treated with antibiotics and immunoglobulins, but irreversible damage had been caused to all four limbs. Omar underwent a below-knee amputation of the left leg, and multiple fingers were amputated. There was also damage to the growth plates in his limbs, which his parents were advised could lead to future problems.

Omar's parents instructed Medical Negligence partner Amy Heath, and she was able to obtain early admissions of liability before proceedings were issued. At that stage, the expert evidence was that Omar's long-term prognosis could not be determined until he reached skeletal maturity at the age of 16, as it was only then that the impact of the growth plate damage would be known. Therefore, the claim was stayed.

Omar is now a teenager. Since his injury, he has developed a deformity in his right ankle, which has required multiple surgeries, and a deformity in his right elbow, which reduces his arm function and causes pain.

While the claim has been stayed, interim payments totalling £2.9m have been obtained. A suitable property has been purchased for Omar and his family. The house has been adapted to allow for Omar's increasing desire for independence as he gets older.

Omar has also been able to access private prosthetic provision, equipment, case management support and regular therapies. Private tutoring has been essential for Omar, given the time he missed at school due to medical appointments and hospital admissions for operations. With that support and Omar's own hard work, he achieved fantastic results in his GCSEs and began his A-levels in September 2024.

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From the first meeting with Amy Heath nearly 15 years ago, Stewarts has changed the future for my son. The interim payments they have secured for us throughout this time have made many things possible.

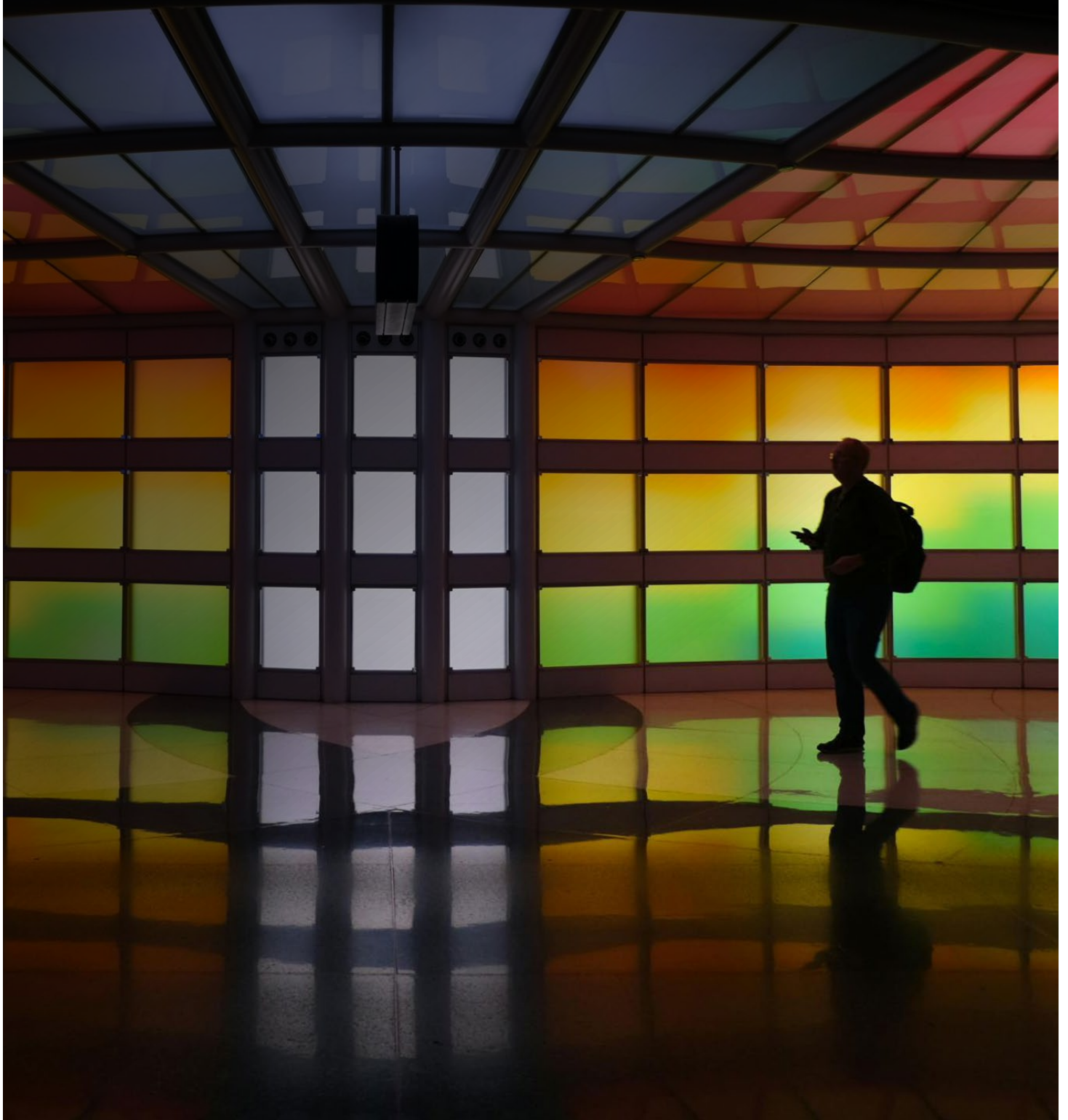
These include, to name a few, the purchase and adaptation of a property to meet his ongoing and long-term needs for independence and care, and a vast list of mobility equipment, including a wheelchair accessible vehicle, all-terrain wheelchairs, an electric bike, carbon fibre crutches and private prosthetics from a very young age, which were beneficial in many ways, including accommodating his ongoing growth.

Being able to access private medical treatment meant we could liaise with the consultant for dates of surgery to cause less disruption to his schooling, among other benefits. Enlisting a private occupational therapist and physiotherapist has enabled treatments to happen in the comfort of our own home, which has been invaluable for my son and the whole family. All of these would not have been possible without the interim payments received.

Omar mother

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Aviation and International Injury case studies



International Injury case study 1:

UK holidaymaker achieves substantial settlement against Airbnb after being injured at a rental property in Florida

Online rental platform Airbnb and the owners and managers of a holiday rental booked via Airbnb's website agreed to pay substantial damages to our client, Mrs Wells. The settlement follows an incident in which Mrs Wells sustained life-changing injuries while staying at the property on holiday, resulting in an above-knee amputation to her left leg.

Mrs Wells required multiple surgeries in both Florida and the UK following the accident. Our International Injury team, led by partner Chris Deacon, acted for Mrs Wells and instructed US attorneys Bob Parks and Gabriel Garay of Garay Law to lead the proceedings in Florida.

While renting an Airbnb property in Florida, Mrs Wells slipped and fell on a mat in the property's kitchen, sustaining injuries to her left knee. After various surgeries in the US and then in the UK, medical professionals discovered that the blood flow to her left leg was blocked, and she required an above-knee amputation.

The circuit court of West Palm Beach County ruled that Mrs Wells could bring her claim against Airbnb and various other entities in Florida, rejecting Airbnb's argument that its terms and conditions required UK-resident claimants to pursue any claim they have against Airbnb Ireland in the Irish courts.

Mrs Wells settled her claim before the trial took place following the parties' participation in various depositions and gathering of evidence (known as 'discovery' in US proceedings). During the discovery process, Mrs Wells' legal team demonstrated that the mat was worn and should have been replaced before the incident, which would likely have avoided Mrs Wells' life-changing injury and lower limb amputation. The holiday rental property managers had disposed of the mat following the incident, giving rise to potential issues of spoliation of evidence if the case had moved forward to trial.

The settlement will help Mrs Wells meet her life-long needs, including a fully adapted property, paid care, specialist prosthetics and therapies. Mrs Wells loves travelling, both within the UK and internationally, and has a passion for the water and swimming. The settlement will support Mrs Wells in her journey through life beyond injury.

“

Right from the start when I met Chris and the Stewarts team, I realised they would go the extra mile to support and be there for their clients. I always felt very well protected and cared for and was touched especially when Chris came to meet me early in the process. He emphasised how important it was that we had an in-person conversation and went out of his way to assure my husband and I when we felt nervous and anxious.

Chris and the team have been incredibly good at returning our calls and kept us updated far more quickly than most lawyers. They have been very caring and reasonable and worked very hard for us. I would highly recommend Stewarts, and if I could, I would welcome having Chris as my lawyer on all manner of cases.

Mrs Wells

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We've been fortunate to work with great lawyers from all over the world. Chris and his team at Stewarts are the best of the best. Catastrophic injury cases are complex. Chris did a phenomenal job guiding the client through those complexities. It is critical to understand the medicine involved. Stewarts made sure we were in the best position to present the full scope of the client's condition – not just presently but where she would be 10, 20, or even 40 years down the road. We look forward to working with Chris again.

Gabriel Garay

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International Injury case study 2:

£33m settlement for overseas student injured in London

MFC, a Palestinian law student studying in London for their master's degree, was awarded a £33m settlement after sustaining a life-changing severe brain injury in a road traffic collision. Our International Injury team, led by Scott Rigby, secured the settlement and interim payments to help with accommodation despite the driver being uninsured. The claim was, therefore, brought against the Motor Insurers Bureau (MIB).

MFC sustained a life-changing severe brain injury in a road traffic collision. MFC was in the process of using a pedestrian crossing in London when the defendant driver, proceeding along an ahead-only one-way road, turned right into the road MFC was crossing. The driver drove at speed into MFC, then did not stop at the scene and was subsequently apprehended by the police.

During the claim, Stewarts secured significant interim payments from the MIB to support MFC with a 24-hour care team, provide funding for rehabilitation and an adapted rental property (with a hydrotherapy pool) where MFC could live with his family.

Following negotiations between the parties in March 2024, it was agreed that MFC should receive gross lump sum damages and periodical payments linked to the Annual Survey for Hours and Earnings (ASHE) data on care workers published annually by the Office for National Statistics (ONS). This means MFC's future annual payments will rise in line with inflation on care workers' earnings.

The settlement includes provision for lifetime 24-hour care for MFC to allow him to live as independently as possible, along with funds to purchase suitably adapted accommodation.

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It has been a privilege to represent MFC and their family. MFC has been superbly supported throughout by their mother and litigation friend, as well as their wider family.

We have been able to work collaboratively with the MIB to secure interim funding through the lifetime of the case. The interim funding allowed MFC to return to life in the community. Now that the case is finalised, the settlement we have secured for MFC will ensure they can meet their lifelong needs. Importantly, the compensation includes provision for fully adapted accommodation, ongoing provision of 24/7 care for life, along with funds to ensure this young person can still travel and live their life to the fullest.

Scott Rigby, Partner

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International Injury case study 3:

Largest ever settlement in Guernsey – £23m for 21-year-old injured in road traffic collision

Jake was 21 when he was injured while travelling in the rear seat of his friend's car on the island of Guernsey

Jake's friend lost control when speeding on a narrow road, flipping the car onto its roof after hitting a telegraph pole. Jake was left tetraplegic after sustaining a spinal cord injury. Jake is very tall, and there was limited headroom in the rear of the vehicle, which meant that the impact was severe when its roof collided with the pole.

Jake requires double-up care, meaning assistance from two carers at once, but Guernsey is a particularly challenging jurisdiction for sourcing and providing care. Our team secured interim funds of £2.65m through working collaboratively with the defendant, enabling Jake to purchase a large bungalow on the island with scope for a hydrotherapy facility. It is not possible for him to access any hydrotherapy on the island, and he said it made him "feel normal" when using the pool at the Royal Buckinghamshire Hospital when he was receiving treatment there.

Chris Deacon acted for Jake, Guernsey has not yet legislated to fix the personal injury discount rate, something other areas in the UK have done. The personal injury discount rate (PIDR) is a percentage adjustment to compensation awards for personal injuries. The

PIDR is the net rate of return that an injured claimant is assumed to make by investing their damages. Because of the uncertainty in Guernsey, the team had to obtain special expert evidence regarding the discount rate from an actuary and an economist. This is a point we have lobbied on during the lifetime of the case, including Jake's parents providing a letter to the Guernsey government on the impact this would have on Jake's life.

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I would like to thank everyone from the team for all the hard work involved and support you have given us. You have managed to get us this amazing amount of money for Jake's future. Like I always say and say again, I don't know where we would have been without you all.

Sarah, Jake's Mum

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Pro Bono 20-year anniversary

In 2024 we celebrated 20 years of The Legal Service, our unique pro bono service that offers free legal support to seriously injured NHS patients, many of whom do not have a potential claim for compensation

Our Pro Bono team, comprising seven lawyers, works full-time providing support to people who have sustained a life-changing injury or developed a serious illness. Since The Legal Service began, we have helped more than 6,200 patients with a wide range of legal issues.



We are proud to be able to support our clients and their families at a time when they most need it. During my years working as part of the Legal Service, I have seen first-hand how freely available legal advice provides that much-needed support and guidance and ultimately helps to change lives.

Kara Smith, Partner and Head of Pro Bono



The power of pro bono

One patient recently assisted by The Legal Service spoke about the effect the help she received has had on her life:



Your expertise, empathy and guidance made all the difference in my situation. I am forever grateful, and I will always be thankful for the impact you had on my life.



executed
652 powers
of attorney



helped
2,408 patients
with housing issues



made **211 applications**
to the Court of
Protection



helped
3,674 patients
with welfare benefits



recovered over **£12.1m**
for patients through no-
fault personal accident or
critical illness insurance



assisted **907**
patients with
employment issues.



assisted with the
write-off of £1.2m
of patient debt

People highlights



Anita Jewitt

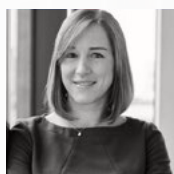
joined as our new
Head of Medical Negligence



Sharon Williams

joined as our first-ever
Rehabilitation Coordinator

Promotions:



Kara Smith

promoted to Partner



Rebecca Huxford

promoted to Senior Associate



Katherine Fitter

promoted to Partner



Esther Gaudoin

promoted to Senior Associate



Rebecca Smith

promoted to Legal Director



James Philpott

qualified as a Solicitor into the
Personal Injury department

Pro Bono highlights

In 2024, our unique Pro Bono team continued to support seriously injured and severely ill hospital patients, many of whom did not have a potential compensation claim:

563

Seriously injured
people assisted



Almost

9,000

Hours spent
working on their
non-compensation
legal issues



Free support
and assistance
provided with:

Managing
finances and
affairs

130

Powers of
attorney

21

Deputyship
applications

6

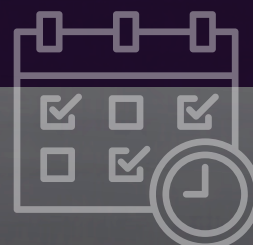
No-fault
insurance issues

295

Value of that time
£2.5m+



Average time
spent per seriously
injured person
16 hours



Financial
issues



267

Housing
issues



144

Welfare
benefits



287

Employment
advice



148

Funding
for care



62

Pro Bono case study I:

Helping resolve housing problems

Dave sustained a serious spinal cord injury due to a spinal stroke in 2021. Dave was discharged from the London Spinal Cord Injury Centre in Stanmore in 2021, and the Pro Bono team helped him complete a housing application.

However, in October 2023, Dave and his now ex-partner were still in emergency temporary accommodation that did not meet his needs, so they returned to us for assistance. In October and November 2023, we submitted further medical evidence to the local authority to help speed up Dave's permanent housing application but received no response.

By January 2024, Dave was still living in horrific conditions. He advised us that there was severe damp and mould all over the flat. The damp was so awful that builders stripped out the only bathroom in the flat in November 2023 as it was a health hazard. However, no one had returned to fix it, so for more than two months, Dave could not access a toilet. Dave had very poor mobility and had to rely on the goodwill of a neighbour who allowed him to use his toilet on a different floor. The neighbour's toilet, which Dave had to use, had an uneven floor and collected water.

Therefore, it was slippery and presented a danger to Dave, who has reduced mobility because of his spinal stroke. There was also a serious infestation of mice and rats in Dave's flat. This caused Dave severe emotional distress and was a hygiene hazard. Dave's mental health suffered as he had to live with his ex-partner and felt he was a burden.

We contacted the local authority again, explaining that not only was the property unsuitable for Dave's needs, but it was also unfit for human habitation. We also made a formal complaint as to how Dave had been treated.

The council moved Dave to a more suitable flat within 48 hours of receiving our letter. There, Dave could be alone and focus on his rehabilitation.



Pro Bono case study 2:

Resolving insurance issues

Wayne sustained an incomplete spinal cord injury as a result of a sporting accident while on a family holiday. After being injured, Wayne had numerous financial problems.

Wayne had two insurance policies, one for critical illness and one for personal accident. Wayne made claims under both policies himself.

The first insurer made a one-off payment of £2,000 and stated they did not cover spinal cord injuries. Both insurers then argued that the medical notes stated Wayne was “unlikely” to recover fully. Therefore, the insurers said he might be able to make a full recovery and could not claim under the policies. They both advised that they would not review their position for 12 months.

We reviewed both policies to ensure Wayne could recover the maximum amount. We then wrote to Wayne’s medical consultant outlining the precise wording of the policy he needed to meet, stressing the importance of terminology such as “total and irreversible”.

After obtaining and reviewing the consultant’s report, we liaised with them to ensure it was as worded correctly to ensure the insurer would have no comeback. We then submitted the report to both insurers.

Wayne then received further payouts from the insurers totalling £330,000.

“

The free legal service provided by Stewarts was crucial for me as spinal cord injury is not just complex in its own right but complex for insurance companies as well. At a time when I wasn’t in the headspace to navigate my personal accident and critical illness claims, both of which were initially refusing to pay out, Stewarts were able to step in and lift the burden off my shoulders. They provided the guidance and legwork necessary to get the documents my insurance companies needed to see for my claims to be honoured. I fear that if it wasn’t for their help, I would either still be chasing my insurers or have achieved a much worse outcome myself. I am very grateful for everything they have done for me and would highly recommend their services to any other spinal cord injury patient.

Wayne

”

Pro Bono case study 3:

Welfare benefits

In September 2022, Oliver sustained serious orthopaedic injuries in a cycling accident. As a result of his injuries, he had intense daily pain and restricted mobility.

Oliver applied for a Personal Independence Payment (PIP) in October 2022. At the time of his application, he was unable to do even the simplest of tasks. He was required to keep his back straight and was unable to stand for more than a few minutes without experiencing an unbearable amount of pain. He experienced problems with his memory and cognitive function. He was unable to wash and dress himself without the assistance of someone else. Oliver experienced financial difficulties as he could no longer work, and PIP was necessary to enable him to manage his new daily living and mobility needs.

In February 2023, the Department of Work and Pensions (DWP) rejected Oliver's application for PIP on the basis that he did not meet the criteria. Oliver asked the DWP to reconsider their decision under the mandatory reconsideration process. In November 2023, the DWP again refused to award Oliver PIP.

Oliver then contacted Stewarts' Pro Bono team for assistance with an appeal to the Benefits Appeal Tribunal. We appealed the decision and supplied the tribunal with the relevant supporting evidence, including detailed witness statements from Oliver and his father.

Since the initial application for PIP in 2022, Oliver has made a good recovery; his mobility has improved, and he is more able to do things by himself. The witness statements enabled us to help Oliver tell the tribunal how his injuries had affected his ability to do things when he first applied for PIP rather than at the hearing date (as he still had some restrictions but was much improved).

The hearing before the tribunal took place in December 2024, where a member of the Pro Bono department supported Oliver. The appeal was successful. Not only did the tribunal find that Oliver should have been awarded the enhanced rate of PIP for daily living activities from December 2022, but it also considered he was still so restricted as a result of his injuries that he qualified for PIP until June 2025.



What other people say about us

We are ranked in Chambers and the Legal 500 for Medical Negligence, Personal Injury, Aviation and International Injury.

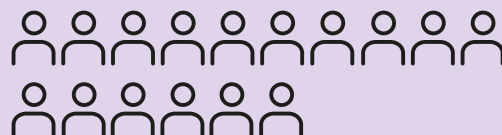


Chambers



Personal Injury

16 individuals ranked



Medical Negligence

11 individuals ranked



Aviation and International Injury

6 individuals ranked



"Stewarts' lawyers are professional, empathic and go the extra mile."

"The team is superb. They are a real set of stars. They provide an excellent service and are very responsive."

"They have a really impressive way of working and are always accessible to clients."



The Legal 500

Stewarts was listed as a Top 10 firm for client service by the Legal 500.



Personal Injury
Tier I



Medical Negligence
Tier I



Aviation and International Injury
Tier I

“

“These people are absolutely amazing, so kind and considerate. They explained every part of the case, from start to finish. Always there to answer questions and very helpful at all times.”

“They are completely dedicated to fulfilling their client’s needs and offer an exceptional service.”

“They secure the best clients and cases, they run them better than anyone else and they get the best results. The ethos of the team is one of pure excellence.”



The Times Best Law Firms

Our Personal Injury and Medical Negligence teams are ranked in the top three in the Times Best Law Firms guide 2025, the fifth consecutive year they have achieved that ranking.



Many of our lawyers have been recognised with APIL accreditations for spinal injury, brain injury and accidents, which demonstrate their high level of competence in these highly specialist areas of the law. We hold more spinal injury and accidents abroad accreditations than any other firm.

Supporting our charity partners

Last year, we supported several injury-related charities:



Spinal Injuries Association

Our team of six cycled 350km across Portugal to raise funds



LimbPower

Sponsored and attended the LimbPower Games



Meningitis Now

Our team ran 50km in 50 days to raise funds

Other charity events

- **Back Up** Attended the Back Up Ball. We also fundraised for Back Up by taking part in the No Limits bike ride, a 30, 60 or 100 mile ride starting and finishing at Silverstone as well as completing the Spinal Circuit challenge, covering the distance between all the spinal injury units in the UK.
- **Wheelpower** Sponsored and attended the Inter Spinal Unit Games
- **Limbless Association** Hosted a "Lunch and Learn" session at our Leeds office
- **Headway** supported their much-needed emergency fund

We're proud to be members of the legal panels for the following charities and to support the work they do on behalf of seriously injured people



Champions Charity
Empowering people with Cauda Equina Syndrome



Conferences and events

In October 2024, we hosted our inaugural brain injury conference, which also raised funds for the Headway Emergency Fund. This conference brought together experts from across the field under the theme 'Navigating Complexity: Tackling Challenging Behaviour in Brain Injury Rehabilitation'.

This was the first in a series of conferences with more to follow focusing on spinal cord injury, amputation injuries and birth injury.

In addition, Stewarts partners and staff were asked to speak at or attend numerous external conferences throughout the year. Some examples include:

- **Julian Chamberlayne** – International Spinal Cord Society's (ISCoS) 63rd conference in Belgium
- **Christopher Deacon, Peter Neenan and Sarah Stewart** – APIL International Injuries Conference, London
- **Christopher Deacon** – European Spinal Psychologists Association (ESPA) conference in the Netherlands
- **Sarah Stewart and Peter Neenan** – International Civil Aviation Organisation Symposium, Canada
- **Warren Maxwell** – Clarion Serious Injury Masterclass, Leeds
- **Anjali Krishnan** – NFU Mutual "Working Together" conference, Birmingham, and training with Essex Police
- **Hugh Johnson and Julian Chamberlayne** – APIL Catastrophic Injuries Conference, Birmingham
- **Nadia Krueger-Young** – Doctors Updates conference, Val D'Isère
- **Julian Chamberlayne** – spoke at the PEOPIIL annual conference in Prague



Campaigning

As the leading catastrophic injury law firm in the UK, Stewarts has always felt a responsibility to seek to influence government policies that have a direct or indirect impact on seriously injured people.

In 2024, the biggest single issue was the review of the discount rate, the outcome of which would affect every personal injury claim involving future losses. Stewarts spent considerable time compiling data and gathering evidence which was submitted in response to the government's call for evidence including a series of articles about the discount rate in the New Law Journal.

Stewarts also responded to the government's consultation on allowing members of the public access to court documents. We were and remain concerned that the press or other interested parties could be permitted access to confidential documents such as expert reports and schedules of loss which contain highly sensitive information about the most intimate aspects of our clients' lives. It is to be hoped that the government will heed the warnings we raised in our submission and act accordingly.

Firmwide news

Diversity and inclusion

The principles of diversity, equality and inclusion are important to Stewarts. They are embedded within the ethos and culture of the firm and through our core values of teamwork, innovation, manners and excellence.

Our goal is to be an inclusive firm where we all feel we belong and where diversity is valued. We are committed to creating a truly meritocratic environment and devote resources to ensure equality of opportunity throughout the firm.

Stewarts' Inclusion Committee is responsible for driving the firm's diversity and inclusion (D&I) strategy and implementing initiatives that embed inclusion into the firm's activities and actions.

Our activity over the past year

Stewarts is listed on the [Social Mobility Index](#) for the second year running. This year, Stewarts has risen up the rankings to number 64 from a list of entrant organisations employing more than one million people in total.



Once again, we teamed up with both the Social Mobility Foundation and [Future Frontiers](#) to provide work experience to local school children.

We hosted Ollie Thorn and Reena Parmar for a talk focusing on disability.

We also celebrated Black History Month and International Women's Day during the year.

ESG update

Stewarts take environmental responsibility seriously, as we focus on taking continuous steps to reduce our impact on the environment and strive for energy and carbon reduction arising from our activities. In line with our responsible business strategy, we have focused on the key achievements below:

- We achieved carbon neutral status for the period 1 May 2021 – 30 April 2022.
- We achieved the Planet Mark sustainability certification for the third consecutive year for the period 1 May 2023 – 30 April 2024.
- We successfully completed our first extended scope 3 carbon footprint measurement for the period 1 May 2022 – 30 April 2023.

Looking ahead, we are currently undertaking a refurbishment of the London office and are working towards a BREAAAM "Excellent" rating for this. We have also implemented a carbon management plan with commitments in place until 25/26 to reduce our carbon.

Mentoring scheme

Our injury groups have piloted a firmwide mentoring programme over the past year to establish its value to the firm and participants. This scheme will be rolled out more broadly across the firm during the coming year.

The Stewarts Foundation

Since its inception in 1990, Stewarts has been actively involved in supporting a variety of charities. The Stewarts Foundation was set up in 2010 to formalise and manage the firm's charitable giving.



Total amount given to injury-related charities:

£2.5m

Total donated in 2024:

£854,000

Total donated to injury-related charities in 2024:

£155,000

In total, the Stewarts Foundation has given just under:

£10m to over 250 charities

STEWARTS

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