

Compensation for asbestos related illnesses

Obtaining compensation for mesothelioma and other asbestos related diseases is a complex process. In fact there are four diseases that are associated with asbestos exposure; these are mesothelioma, bronchial cancer, asbestosis and plural plaques. The last one of these, plural plaques, is nowhere near as serious as the others, though its sufferers do have an increased risk of developing the other three. This is primarily because the presence of plural plaques, which are essentially regions of scar tissue in the lungs caused by cell penetration by asbestos fibres, demonstrates that the patient has received at least some degree of personal injury due to asbestos exposure. Asbestosis is a very painful and debilitating disease whilst both asbestos related lung cancer and mesothelioma are terminal illnesses.

Over recent years there have been several acts of parliament concerning personal injury compensation claims relating to contracting these diseases. Not surprisingly, insurance companies and industries have strongly fought off these claims or have sought to minimise them. It has been particularly difficult for claimants who worked for companies that no longer exist and for which there is no record of the company's insurer. That has meant that many sufferers have been unable to obtain any compensation. Recent statistics suggest that this could account for around ten percent of potential claimants.

The latest change in regulation has been proposed recently in a parliamentary bill that calls for the establishment of new employers' liability insurance bureau that will examine these cases on a one by one basis and that will have the power to award compensation when all other routes fail. The bill was drawn up by the Occupational Safety and Health Committee and is called "Employers' Liability Insurance - the need for change" The bill argues that there are only two types of insurance which are compulsory; employers' liability and car insurance. It goes on to state that when an accident is caused by a non-insured driver the victim is still entitled to asbestos compensation from a central fund. It proposes that the same rule should be applied to employers' liability insurance and in cases where this does not exist or cannot be traced the victims of mesothelioma and other asbestos related diseases should also receive compensation from a central fund.

About the Author

When an accident is caused by a non-insured driver the victim is still entitled to [asbestos compensation](#) from a central fund.

Source: HealthSnare.com