



*Complete Support For Sufferers  
and Their Loved Ones*

# Asbestos Diseases Uncovered

*Your complete “download & keep”  
guide to asbestos-related diseases.  
Their symptoms, causes and  
potential compensation payable*



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# What is Asbestos?

Asbestos is a mineral which is mined in Canada, Russia, China and South Africa. The term asbestos encompasses two groups of minerals – serpentine and amphiboles. The most common example of the serpentine group is chrysotile (white asbestos).

Asbestos has been in use since the late 1800s but its use increased greatly during World War II. Since then it has been used in many industries. For example, the building industry uses asbestos for strengthening cement and plastics, as well as for insulation, fireproofing and sound absorption. The shipbuilding industry has used asbestos to insulate boilers, steam pipes, hot water pipes and nuclear reactors in ships. The car manufacturing industry has used asbestos in vehicle brake shoes and clutch pads. More than 5,000 products contain or have contained asbestos.

Plumbers, ladders, electricians, building workers, heating engineers, joiners and garage workers are just some of the occupations that may have been exposed to asbestos.



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# What diseases are caused by Asbestos?

## **Pleural Plaques**

These are areas of thickening which occur on the parietal pleura, most commonly on the lower chest walls and diaphragm. These changes are visible on x-ray. In most cases a person will not be aware of pleural plaques, as they are commonly symptomless. Plaques are simply a marker of asbestos exposure and usually do not develop until 20 years or more after first exposure to asbestos. Pleural plaques alone are not prejudicial to health, but because they are evidence of asbestos exposure, there is a risk of developing asbestosis or other asbestos related diseases.

## **Mesothelioma**

This is the most serious type of asbestos disease. It presents as a tumour on the lining of the lung or sometimes the lining around the abdomen. In the United Kingdom 80/90% of mesotheliomas can be related to exposure to amphibole asbestos fibre. Even relatively low exposure to amphibole asbestos can cause mesothelioma. The average latency period from first exposure to diagnosis is between 30-40 years. Even relatives of people who have worked with asbestos have been known to develop mesothelioma from the asbestos dust brought home on work clothes.



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# What diseases are caused by Asbestos?

## **Asbestosis**

This disease normally occurs as a result of heavy asbestos exposure over a prolonged period. The disease is a form of fibrosis of the lung. This affects the efficiency of the lungs and the person affected often has symptoms of breathlessness and coughing. This disability generally increases as the person gets older.

## **Diffuse Pleural Thickening**

This condition affects the pleura, which is the lining of the lungs. It can affect one lung or both lungs. It can result in significant disability if it is extensive and affects both lungs. It will generally take 10 years after first exposure to asbestos for it to develop.

## **Asbestos Induced Lung Cancer**

It has been known for more than forty years that asbestos can cause lung cancer. Smokers who have been exposed to asbestos are far more at risk of developing asbestos induced lung cancer than non-smokers. It usually takes 20 years or more from first exposure to develop. There is still debate as to whether asbestosis is necessary for an asbestos related lung cancer to develop, but most doctors consider that a person cannot develop asbestos induced lung cancer without first being diagnosed with asbestosis.





# What compensation is available?

## **Pleural Plaques**

Up until January 2006 it was possible to obtain compensation for pleural plaques either on a provisional or full and final basis. This had been the position for more than 20 years. However, the right to compensation for pleural plaques was the subject of a challenge by the Employers' Liability Insurers, and on 17 October 2007 the House of Lords ruled that compensation should no longer be payable for symptomless pleural plaques

## **Mesothelioma**

Awards of compensation for mesothelioma can be significant. Courts frequently award between £47,850 and £74,300 for the disease itself. In addition, it will generally be possible to claim for past and future loss of earnings, the cost of specialist care or equipment and any private medical expenses. As a result, some awards can be in excess of £250,000.



# What compensation is available?

## **Asbestosis**

Asbestosis claims can be dealt with on a provisional damages basis or on a full and final basis. A provisional award allows the claimant to come back to Court for additional compensation, should the degree of disability increase significantly. However, it is more common to have these cases dealt with on a full and final basis. Awards for the personal injury aspect of the disease itself vary between £28,000 and £61,500.

## **Diffuse Pleural Thickening**

Awards vary, depending on the degree of disability. However, typically, awards for the injury itself range between £22,400 and £45,800.

## **Asbestos Related Lung Cancer**

For the disease itself, awards vary between £45,800 and £58,500. In addition, the Claimant may also be able to claim for loss of past and future earnings, the cost of specialist care, care provided by the Claimant's family and any special needs, such as the cost of a stairlift or special shower or bed.



# Who will pay compensation?

Generally, a claim is made against a past employer and compensation is paid by the employer's liability insurer. Even if the past employer has gone out of business, a claim can still be pursued as it may be possible to trace the insurers concerned.

Where this is not feasible, a claimant may be able to obtain an award under a special compensation scheme set up by the Government. However, it is vitally important to act as quickly as possible because any unreasonable delay may prejudice the claim for compensation.



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# How much does it cost to claim?

**There are a number of ways in which a claimant can proceed with a claim:**

## **Private Client Agreement**

An arrangement whereby fees are charged according to the time spent by a solicitor on the case. If the claim succeeds the claimant would normally obtain an order for costs from their opponent. Should the claim fail the claimant would be faced with a bill from their Solicitor. For this type of arrangement, the Solicitor would normally expect the claimant to make payments on account, as the case proceeds.

## **Conditional Fee Agreement (a.k.a “NO WIN – NO FEE”)**

Introduced by the Government in 1995 this type of agreement is rapidly becoming the most popular method of funding. If a claim is successful the opponent pays basic costs and “success fee” together with all disbursements. Should a claim be unsuccessful then the claimant pays no costs to their Solicitor, but would be responsible for any necessary disbursements (medical, engineering reports etc). In addition, if legal proceedings have been issued, they would also be liable for their opponent’s costs. Insurance may be available to cover this liability.



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