Start My Claim

MINI-GUIDE 1 OF 3

SMALL CLAIMS

The 3 Checks Before You Start

Two minutes each, and they can save you weeks

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Before you spend any time or money chasing a debt or dispute, run three quick checks.

> *The three checks*
>
> **1. Is this actually a small claim?** — the £10,000 track and who the defendant is
>
> **2. Are you still in time?** — the Limitation Act clocks
>
> **3. Is it actually worth pursuing?** — can they pay, can you evidence it

This is one of three short guides on the small claims process. The others cover the Letter Before Action, and what happens if it's ignored.

CHECK 1

Is this actually a small claim?

Most money disputes worth up to £10,000 in England and Wales go through the small claims track. Before anything else, work out:

✓ **What kind of dispute it is**

Unpaid invoice, deposit, faulty goods, a service that wasn't done properly, a personal loan.

✓ **Who the defendant actually is**

If it's a company, check the exact registered name on Companies House — suing the wrong entity is one of the most common ways a claim gets stuck.

✓ **Whether the amount is under £10,000**

Above that, the costs rules change and it's worth thinking harder about professional help.

CHECK 2

Are you still in time?

Time limits come from the Limitation Act 1980. Miss the deadline and the claim usually can't proceed, however strong it is.

6yrs	6yrs	3yrs
Contract debts & unpaid invoices	**Most negligence claims**	**Personal injury**
from when payment fell due	from the damage	from the injury, or when you knew about it

If you're close to a deadline, don't wait for the perfect letter — get something formal sent before the clock runs out, then refine it.

CHECK 3

Is it actually worth pursuing?

Can they pay? Is the claim comfortably above the cost of pursuing it — court fees, your time, the stress? Can you evidence it with invoices, messages, photos and dates, not just recollection?

Two yeses and a maybe

usually means it's worth proceeding.

Three nos

sometimes means the bravest move is to walk away before spending on fees.

Next step: run the three free checkers on Start My Claim — eligibility, limitation, and fees — to get this confirmed against your actual case, not just the general rules above.

Eligibility check

startmyclaim.ai/small-claims/eligibility

Time limit check

startmyclaim.ai/small-claims/limitation-checker

Court fees check

startmyclaim.ai/small-claims/court-fees

WHEN YOU'RE READY

Start My Claim does the paperwork

One fixed fee — **£49 for the Letter Before Action, £119 for the full case pack**. No hourly clock, no percentage of your money, and every document built from your facts, in the format courts expect.

> **startmyclaim.ai** — next in this series: The Letter Before Action.

THE SMALL PRINT