Start My Claim

MINI-GUIDE 2 OF 3

SMALL CLAIMS

The Letter Before Action

What it must contain, and why it works

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What it must contain, and why it works

A Letter Before Action (LBA) is the formal letter you send before going to court. Courts expect to see one — skipping it can count against you on costs even if you win later.

> *What it legally needs*
>
> The amount you're claiming, stated clearly.
>
> The basis for the claim — what happened, when, and why they owe you.
>
> A deadline to respond, usually 14 days.
>
> What happens if they don't pay — court proceedings, and the costs that come with them.

THE REASONING

Why it works

Courts expect a letter like this under the rules on pre-action conduct. Many disputes settle at this stage, before anything is ever filed with the court. The letter alone does a lot of the work — it shows the other side you're serious and gives them a clear, fair chance to resolve it without the cost and time of a court case.

Tone matters

Businesslike, not aggressive. State the facts, state the deadline, state the consequence. No need to threaten or over-explain — the letter's power comes from being clear and proportionate, not forceful.

THREE OUTCOMES

What happens next

✓ **They pay.**

Done — keep the confirmation in writing.

✓ **They ignore it.**

Once the deadline passes, you can file your claim, usually through Money Claim Online.

✓ **They dispute it.**

Worth reading their response carefully — sometimes it reveals a genuine misunderstanding worth clearing up before filing; sometimes it confirms you need to proceed.

This mini-guide covers the structure and reasoning. The actual letter, built from your facts and ready to send, is what Start My Claim's paid plan produces.

WHEN YOU’RE READY

Start My Claim does the paperwork

This mini-guide covers the structure and reasoning. Start My Claim turns it into your actual letter, built from your facts and ready to send — **£49 fixed, one-off, no subscription.**

> **startmyclaim.ai** — next in this series: They Ignored Your Letter.

THE SMALL PRINT

This guide covers England and Wales (Scotland and Northern Ireland run different systems). Start My Claim is self-service software from Vindivo Limited — not a law firm, not solicitors, and not a claims management company. This is general information, not legal advice about your individual circumstances, and reading it does not create an adviser relationship. If your situation is complex, a solicitor or regulated claims manager is the right choice.

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