

6 million legitimate debts go uncollected every year, not because people don't have a case, but because justice costs too much.

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6 million* legitimate debts go uncollected every year, not because people don't have a case, but because justice costs too much.

Gotaclaim is the platform that finally gives ordinary people — the tradesmen, the tenants, the friends who lent money and never saw it again — the means to fight back.

UNITED KINGDOM — Picture the scene. A man sits across from a solicitor. He has been wronged — he knows it, the solicitor knows it. He just needs to know what to do next.

The solicitor explains that before anything can happen, before any court, before any formal process, the first step is straightforward: he needs to write a Letter Before Action. A formal notice. Set out what happened, what you're owed, give them a chance to respond. That's it. Do that first.

The meeting ends. The solicitor sends an invoice.

£250! WTF!

For explaining how to write a letter he would have to write himself.

Shocked, annoyed, frustrated and unsure how to proceed, he called his friend Tim Hegarty — not a solicitor, but someone who works with AI and asked for help. They sat down together. Tim asked the questions: what happened, who was involved, what do you want, what can you prove? Piece by piece, they built the case.

Thirty minutes later, using basic AI, Tim handed him a complete, structured Letter Before Action. Properly formatted. Ready to send.

His friend read it, laughed, and said:

"You've got a business there, Tim."

That moment became the starting point for Tim. Having never written a line of code but using the power of three separate AI systems he built **GotAClaim.com**, an online platform designed to help individuals and small businesses generate properly structured Letters Before Action without needing legal training.

"I can just about wire a plug," Tim said, "but I had never built a fully functioning website before. I just sat there and thought, 'Sod it, I'll build it.'"

Five months later, the platform launched, and users are now paying £10 to generate a fully compliant Letter Before Action.

"It's always the good guys who get shafted" says Tim

The painter and decorator who completed the job, sent the invoice, chased it three times, and never got paid. The student who left a rental property spotless and watched the landlord pocket the deposit anyway, inventing damage that never existed. The person who lent a friend £1,500 during a rough patch, on the understanding it would be paid back, and has been fobbed off with excuses ever since. The small business owner who delivered exactly what was agreed and is now being ghosted.

These are not complicated cases. These are not grey areas. These are people who are owed money, who have every right to pursue it, and who have been made to feel that the law is not for them.

It is estimated that six million legitimate claims go unfiled in the UK every single year. Not because those people don't have a case. But because the first step feels impossible — too legal, too expensive, too complicated, too risky.

"The barrier for most people isn't the law itself. It's the uncertainty about what step to take first."

Media:



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Ignorance of the process or fear of the cost holds people back”

The First Step, Finally Within Reach

Gotacclaim is built around one core belief: that the first formal step in a legal dispute should not cost a person £250 just to be told what it is.

Users visit the platform, describe their situation in plain English — no legal training required — and Gotacclaim produces a structured, properly formatted Letter Before Action. The kind of letter that tells the other party, clearly and formally, that this is no longer going away.

In many cases, that letter alone changes everything. A tradesman who has been ignored for months suddenly gets a call. A landlord facing a formal paper trail quietly returns the deposit. A debtor who has been stringing someone along decides the risk is no longer worth it. Because now there is something real in writing. And they know what comes next if they ignore it.

For disputes that go further — larger claims, more complex situations — Gotacclaim signposts users toward the right professional support. *“We’re not trying to replace solicitors,” Hegarty added. “We’re helping ordinary people take the first step they would otherwise never take.”*

Available Now

GotACclaim is live across the UK and Ireland. The platform handles unpaid invoices, deposit disputes, breached agreements, personal loans, faulty goods and services, and more.

The platform is available now at www.gotaclaim.com.

NOTES TO EDITORS

About GotACclaim

GotACclaim is a UK legal technology platform that helps individuals and small businesses begin formal dispute proceedings by generating a Letter Before Action. It operates across all three UK jurisdictions and is available at www.gotaclaim.com.

What is a Letter Before Action?

A Letter Before Action (LBA) is the formal notice required before most UK court claims can proceed. It sets out the nature of the dispute, the sum sought, and the timeframe for response. Courts expect it to have been issued before a claim is filed.

***Source**

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