

OFFICIAL
INJURY
CLAIM

Official Injury Claim information toolkit

The go-to place for any third-party organisation advising the public to get information on the service



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What is Official Injury Claim?

Official Injury Claim is a new free and independent service for people injured in a road traffic accident to claim compensation without the need for legal help. This easy-to-use online portal guides users through the process of making a claim, managing that claim, obtaining a medical report and, if the claim is successful, receiving compensation.

Official Injury Claim has been developed by MIB (the Motor Insurers' Bureau) on behalf of the Ministry of Justice. The service is impartial and costs nothing to use.

Welcome to Official Injury Claim provides a short, animated introduction to the service.



Why has Official Injury Claim been developed?

With around 600,000 claims each year, the cost of compensation for low-value whiplash injuries caused by road traffic accidents has increased motor insurance premiums. The Government is tackling this through a range of measures, underpinned by the Civil Liability Act 2018 along with an increase to the small claims track limit in respect of Road Traffic Accident (RTA) personal injury claims from £1,000 to £5,000. These reforms will reduce premiums for all motorists, whilst ensuring claimants continue to receive proportionate compensation for genuine injury.

These measures include:

A legal definition for a whiplash injury

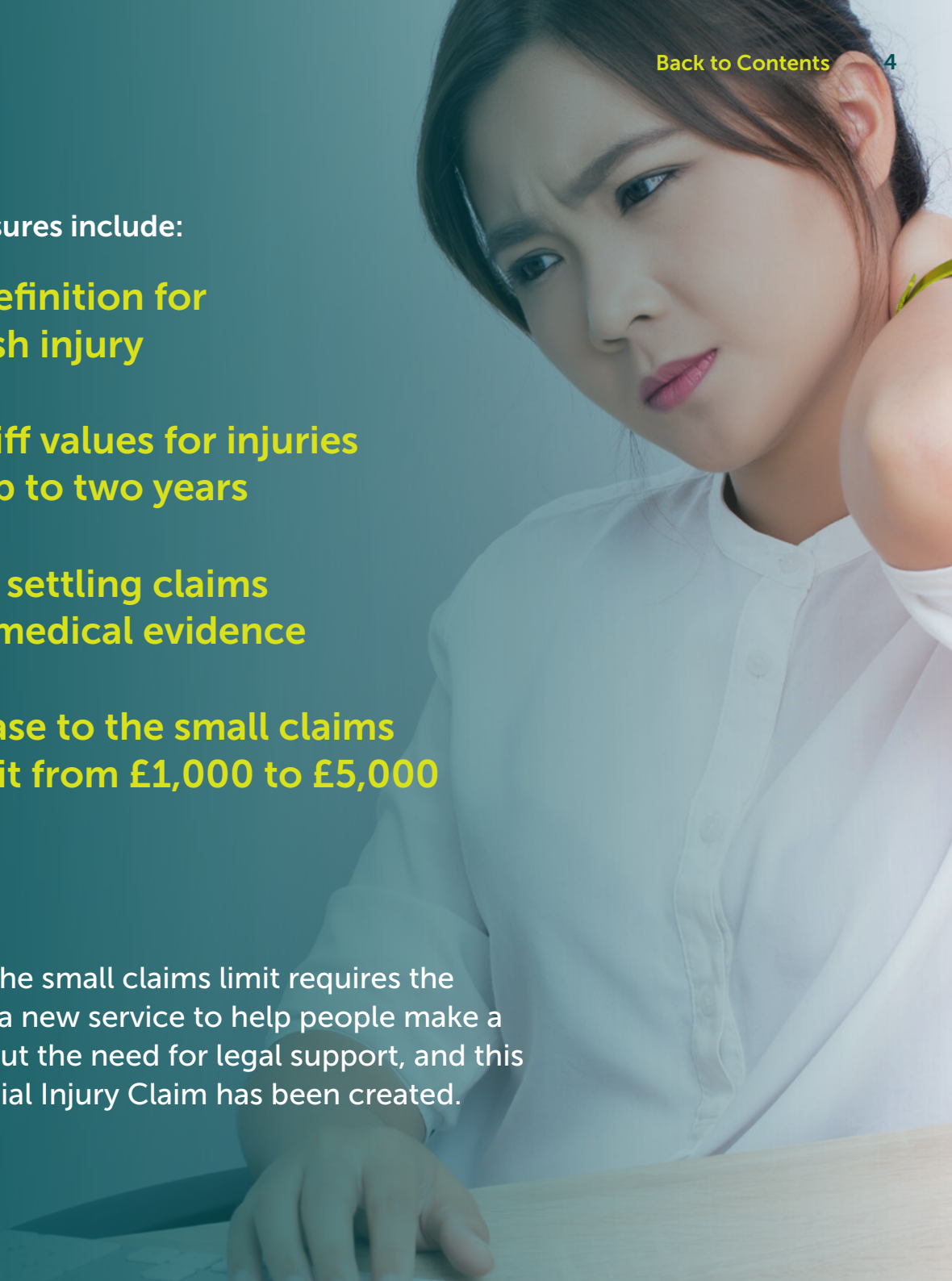
Fixed tariff values for injuries lasting up to two years

A ban on settling claims without medical evidence

An increase to the small claims track limit from £1,000 to £5,000



The rise in the small claims limit requires the creation of a new service to help people make a claim without the need for legal support, and this is why Official Injury Claim has been created.



Who can claim?

Official Injury Claim enables those injured in a road traffic accident on or after the 31st May 2021 to claim for compensation.

Claims can be made for minor injuries, such as whiplash, muscle damage, cuts, bruises and minor fractures. These claims can be worth up to £5,000 for your personal injury, rising to a total of £10,000 for all losses related to the accident (such as loss of earnings and damage to the car and property).

People can make a claim if:

They are aged 18 or over

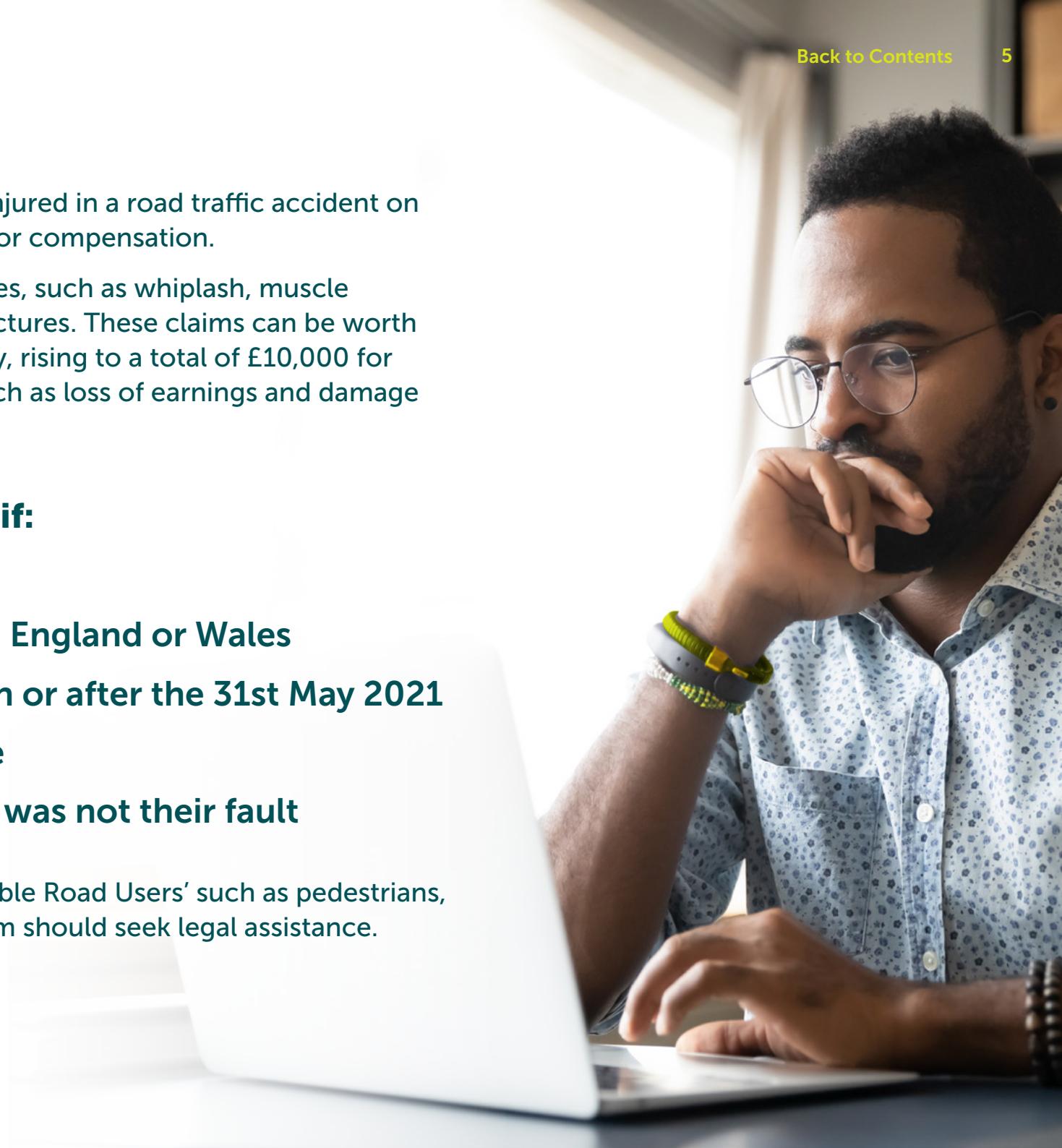
The accident happened in England or Wales

The accident happened on or after the 31st May 2021

They were inside a vehicle

They believe the accident was not their fault

The service does not cover 'Vulnerable Road Users' such as pedestrians, cyclists or motorcyclists, all of whom should seek legal assistance.



FAQs and Support

Official Injury Claim itself guides someone through the whole process, with a 'Claim overview' page providing a summary of progress and next steps, and a 'Key information' sidebar giving definitions and explanations of legal terms as the claimant moves through each stage of the process.

There is a customer support centre (also known as the portal support centre) available on **0800 118 1631**, which provides support and assistance in making a claim. This is available Monday to Friday from 9am to 5pm.

In addition to the in-service guidance and the helpline, further assistance is available, should someone need it:

Guide to Making a Claim

The Guide to Making a Claim contains a wealth of information to help those who are making a claim, but we expect the vast majority of claimants will not need to refer to it to make a claim. The Guide details what can be claimed for and describes the steps involved. It also provides more information about the underlying legislation (for example, the Pre-Action Protocol).

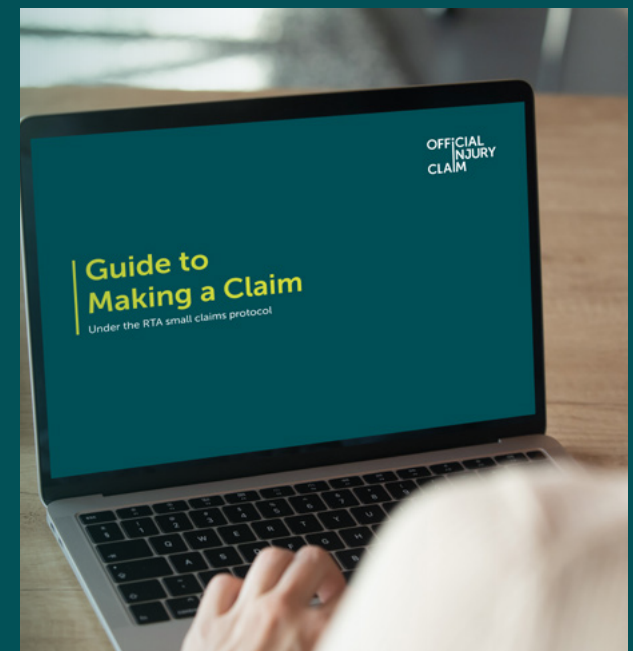
It does not provide legal advice or assist in evaluating a claim, nor does it cover every possible customer journey and is not a screen-by-screen guide. Those who might struggle to access the written Guide can use the helpline instead.

 [Download the guide here](#)

FAQs

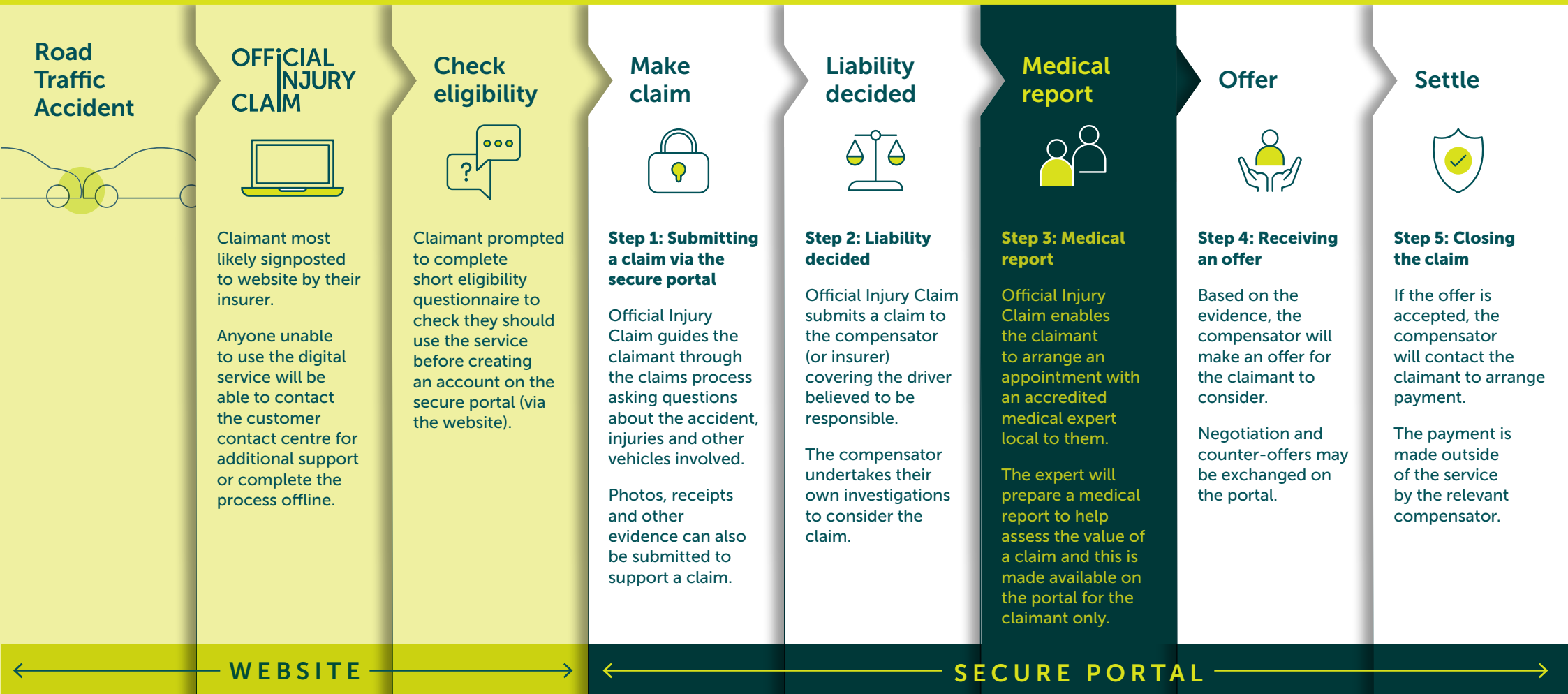
A list of FAQs provides easy-to-understand information about specific parts of the process, such as the details of eligibility (or otherwise), how to value a claim and what taking a claim to court will entail. Some of the information is also available in the Guide to Making a Claim.

 [Download the FAQs here](#)



Claim process overview

Here is the typical journey that a claimant will take through Official Injury Claim.



Language and accessibility

Every effort has been made to make the language used on Official Injury Claim easy to understand. Achieving this has been challenging as we have had to include some vital legal terms. The service is available in English and Welsh and translation services are available in the 10 most frequently requested languages (Arabic, Bangla, Bulgarian, Persian, Polish, Portuguese, Romanian, Slovak, Spanish, Urdu). These are available through the customer support centre.

Official Injury Claim has been put together according to the **WCAG 2.1 guidelines**, a set of internationally recognised recommendations for improving website accessibility. The factsheet **Designed with Inclusion in Mind** provides more details about the measures taken to cater for different customer needs.

If someone cannot access the online service, they can call the customer support centre. A paper-based process is also available from the support centre. Measures will be in place to make claimants aware of this offline process and identify those who might require extra support.

Arabic

Polish

Spanish

Persian

Bangla

Portuguese

Slovak

Urdu

Bulgarian

Training material and demonstrations

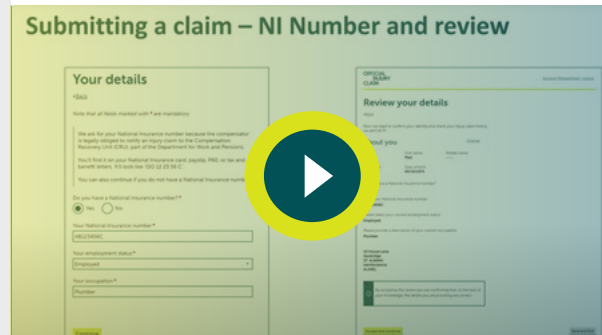
Training materials are available to support anyone who needs to answer questions about Official Injury Claim.

These short videos cover key aspects of a customer’s journey through the process:

Welcome to Official Injury Claim – provides a short, animated introduction to the service.



An overview of the online claim process – takes you through submitting an online claim.



Spotlight demos:

- [Registration and managing an account](#) >
- [Requesting an interim payment](#) >
- [Challenging a liability decision](#) >
- [Medical reports](#) >
- [Disputing an offer](#) >

Available resources for download



Introducing Official Injury Claim



Guide to Making a Claim



FAQs



Glossary of legal terms



Designed with inclusion in mind

Contacts and branding

Should you wish to promote Official Injury Claim through your social media channels, mailing lists or other audiences, logos and brand guidelines are available from our communications team (press@officialinjuryclaim.org.uk).

You can also contact the team with any questions you have about Official Injury Claim [here](#).

Contact details

Website

officialinjuryclaim.org.uk

Customer contact centre

0800 118 1631

officialinjuryclaim.org.uk/contact-us

Communications team

press@OfficialInjuryClaim.org.uk