

OFFICIAL  
INJURY  
CLAIM

# Official Injury Claim toolkit for claims professionals

The go-to place to get information  
on the service

Version 1.0 April 2021



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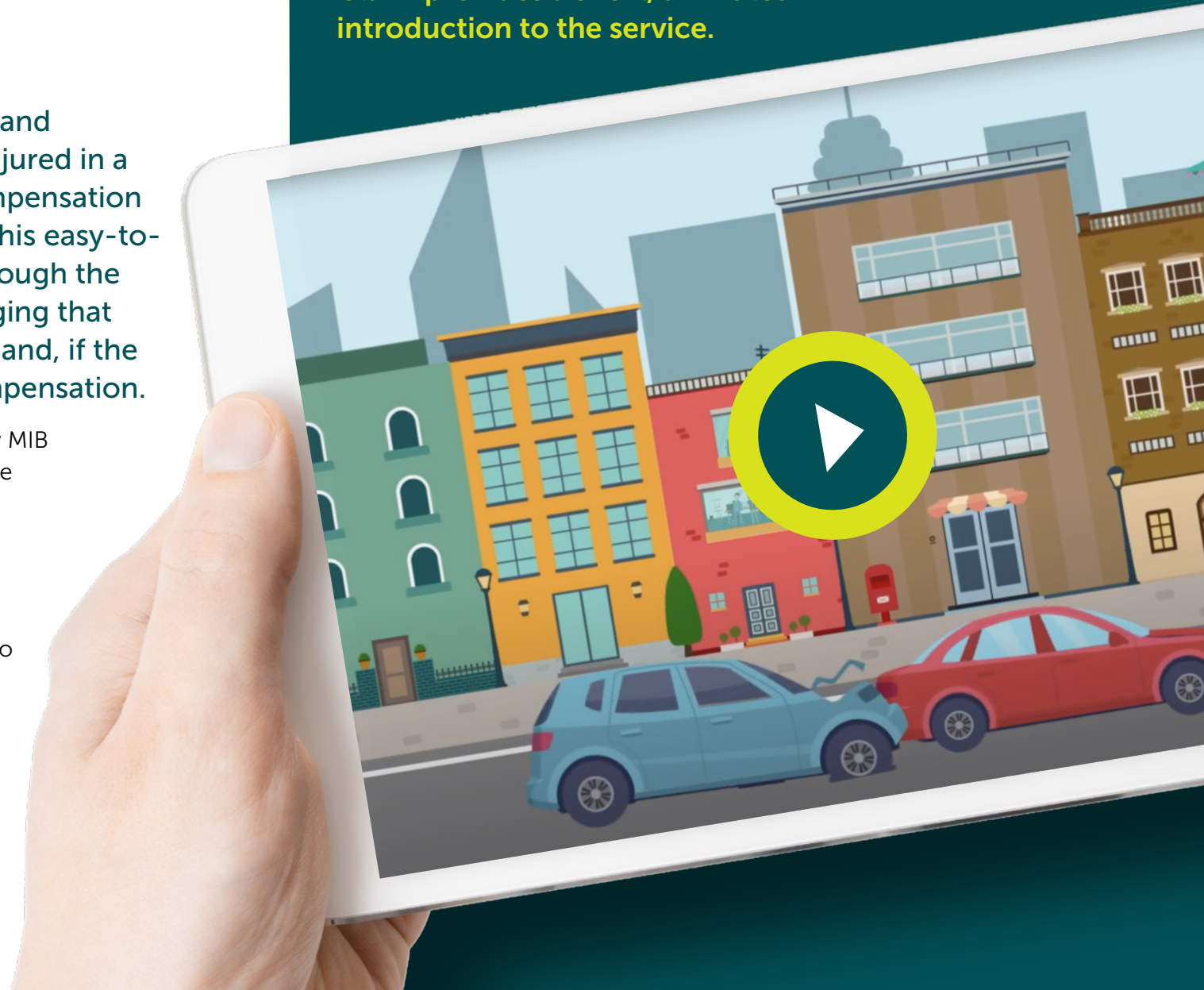
# What is Official Injury Claim?

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.

While Official Injury Claim has been built as a portal for use by Litigants in Person, representatives are able to use the service to pursue claims on behalf of a claimant.

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?

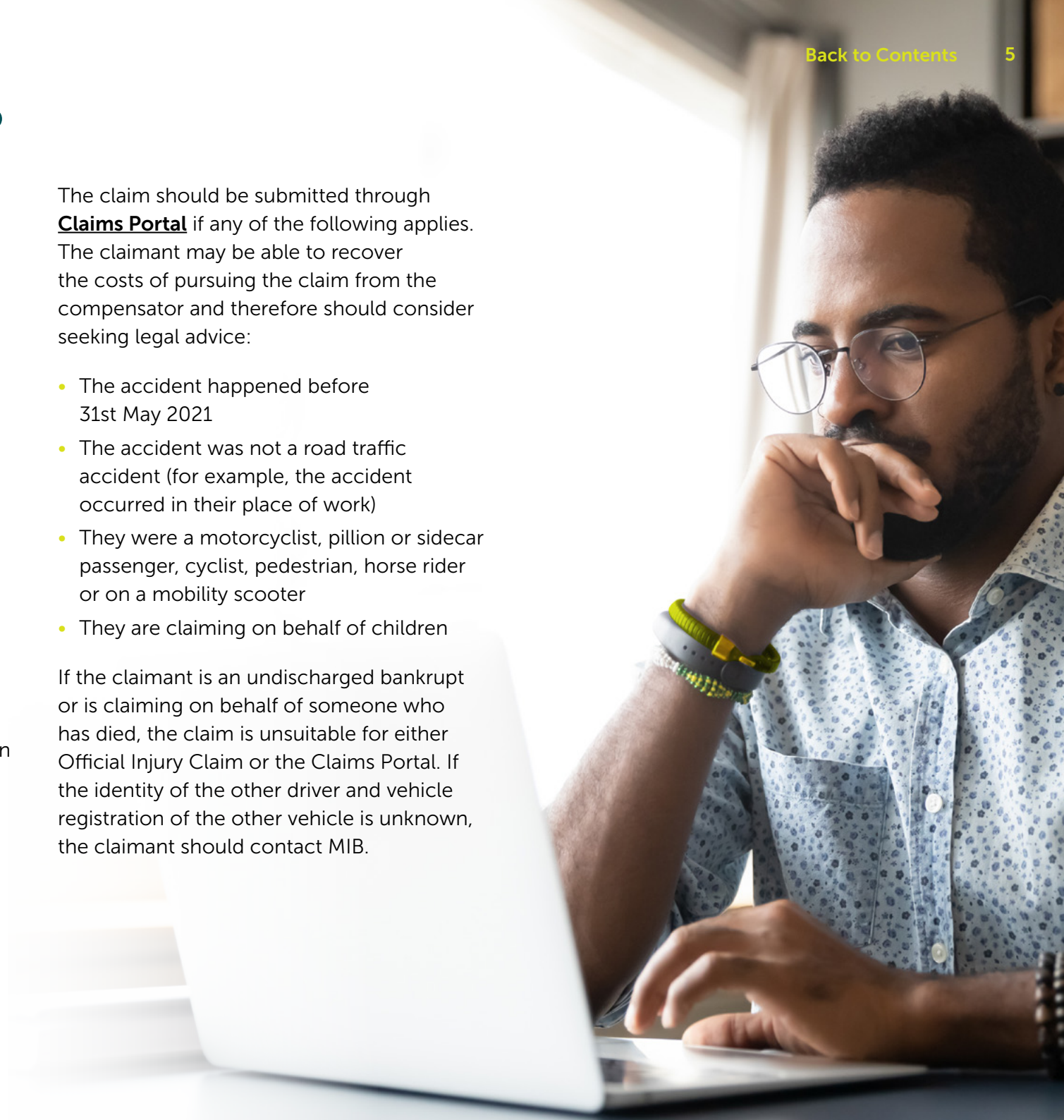
## Claimants can use Official Injury Claim if:

- Their personal injury claim is less than £5,000
- The total value of their claim (including the personal injury claim) is not more than £10,000
- They are aged 18 or over (when making a claim, not when the accident happened)
- The accident happened in England and Wales
- The accident happened on or after 31st May 2021
- They were inside a vehicle
- They believe someone else was responsible either in full or in part for the road traffic accident
- They have the vehicle details of the person they believe caused the accident
- The driver at fault has a UK registration plate

The claim should be submitted through **Claims Portal** if any of the following applies. The claimant may be able to recover the costs of pursuing the claim from the compensator and therefore should consider seeking legal advice:

- The accident happened before 31st May 2021
- The accident was not a road traffic accident (for example, the accident occurred in their place of work)
- They were a motorcyclist, pillion or sidecar passenger, cyclist, pedestrian, horse rider or on a mobility scooter
- They are claiming on behalf of children

If the claimant is an undischarged bankrupt or is claiming on behalf of someone who has died, the claim is unsuitable for either Official Injury Claim or the Claims Portal. If the identity of the other driver and vehicle registration of the other vehicle is unknown, the claimant should contact MIB.



# 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 portal support centre, 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 portal support centre instead.



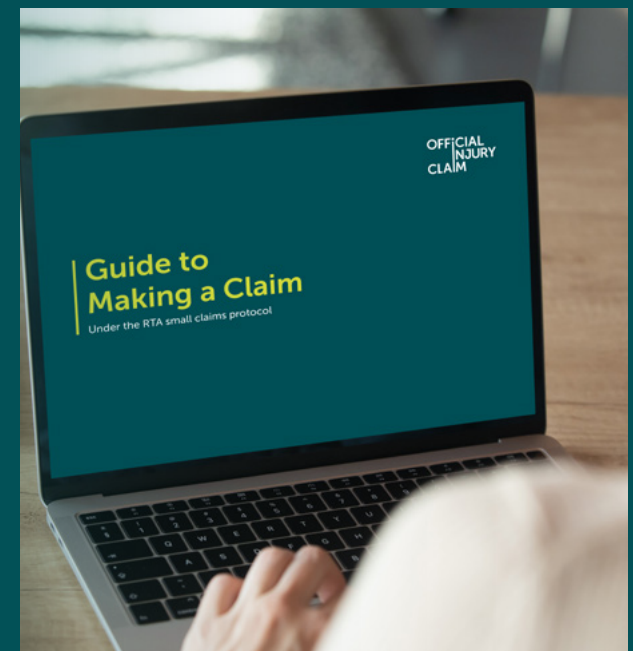
**Download the  
guide here**

## 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.



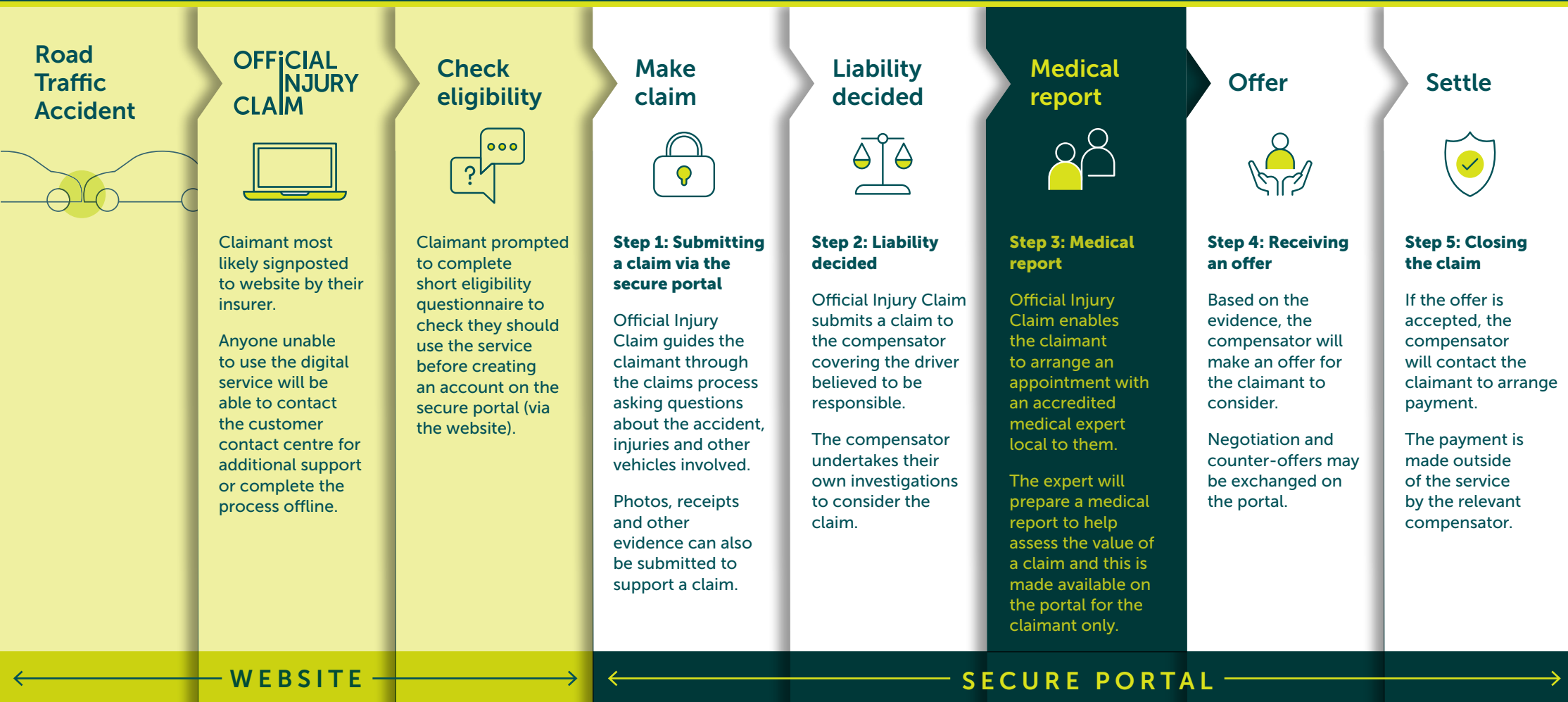
**Download the  
FAQs here**





# 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 keep the reading age of Official Injury Claim low, so the language is 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

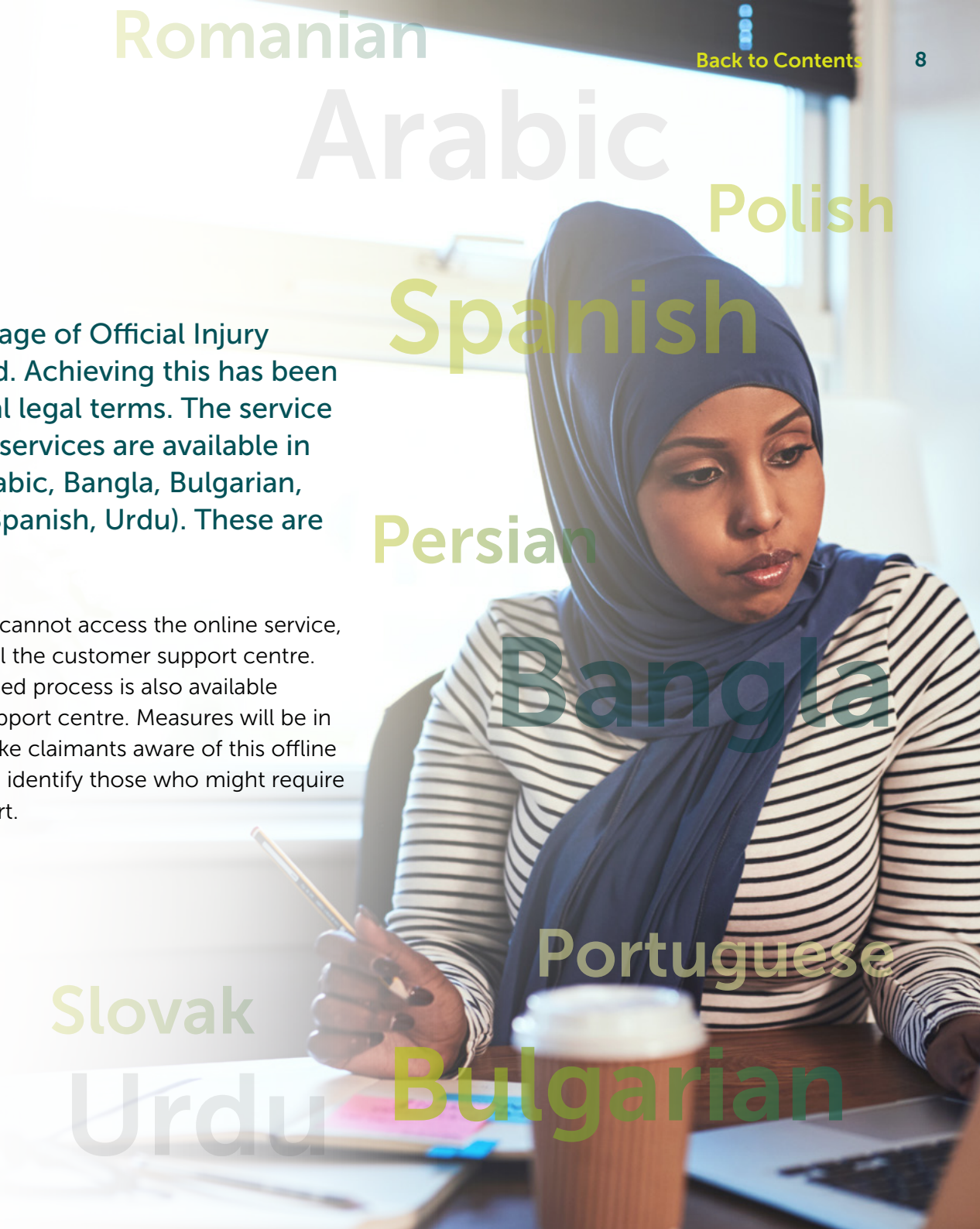
Bangla

Portuguese

Slovak

Urdu

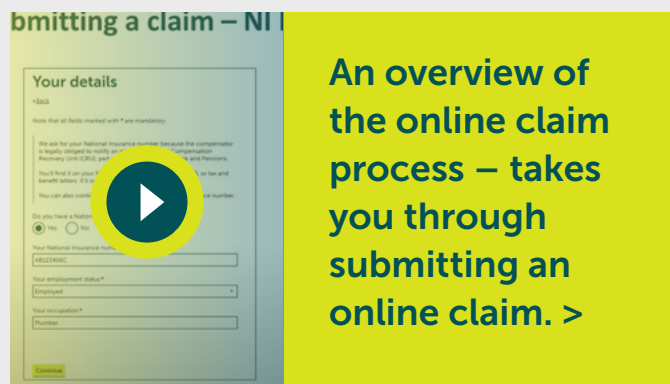
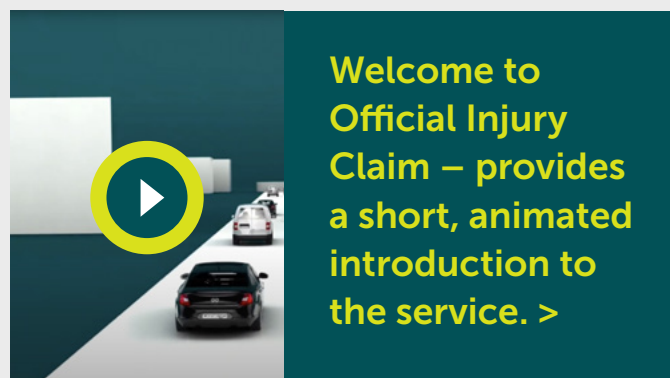
Bulgarian





# Training material and demonstrations

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



## Spotlight demos focusing on the process for claimants:

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

## Spotlight training demos focusing on the process for claims professionals:

- [Registration for Compensators >](#)
- [Registration for TPAs >](#)
- [Registration for claimant representatives >](#)
- [Post-registration organisation admin and management >](#)
- [TPA routing and pairing >](#)
- [A sample compensator and TPA journey through a claim, including tariff >](#)
- [Non-protocol vehicle costs \(NVC\) >](#)
- [Medical instructions >](#)
- [Tariffs >](#)
- [Exit points and court forms >](#)

These downloadable resources are also available to help claimants with the service:



**Guide to Making a Claim**



**Guide to Practice Direction 26**



**Guide to Practice Direction 27B**



**FAQs**



**Glossary of legal terms**

# 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](mailto:press@officialinjuryclaim.org.uk)).

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

## Official Injury Claim contacts

[officialinjuryclaim.org.uk](https://officialinjuryclaim.org.uk)

Customer contact centre

0800 118 1631

[officialinjuryclaim.org.uk/contact-us](https://officialinjuryclaim.org.uk/contact-us)

Communications team

[press@OfficialInjuryClaim.org.uk](mailto:press@OfficialInjuryClaim.org.uk)

## Other useful contacts

For Claims Portal

[ClaimsPortal@mib.org.uk](mailto:ClaimsPortal@mib.org.uk)

[claimsportal.org.uk](https://claimsportal.org.uk)

For MedCo

[enquiries@medco.org.uk](mailto:enquiries@medco.org.uk)

[medco.org.uk](https://medco.org.uk)