



Factsheet

Introducing Official Injury Claim

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 legal help. This easy-to-use online portal guides you through the process of making a claim, obtaining a medical report, managing that claim and receiving compensation.

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

You can use the service if you were injured in a road traffic accident on or after the 31st May 2021.

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INJURY
CLAIM

Who can claim?

You can use Official Injury Claim for minor injuries suffered in road traffic accidents, such as whiplash, muscle damage, cuts, bruises and minor fractures. You can claim 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 your car and property).

You can make a claim if:

- you are aged 18 or over
- the accident happened in England or Wales
- the accident happened on or after the 31st May 2021
- you were inside a vehicle
- you believe the accident was not your fault

The service does not cover pedestrians, cyclists or motorcyclists, all of whom should seek legal assistance.

You have the option of seeking professional legal help to make a claim on your behalf. You may be charged a fee for this.

Why was Official Injury Claim created?

With around 600,000 claims each year, the cost of compensation for low value whiplash injuries caused by road traffic accidents (RTAs) has increased motor insurance premiums. The Government is tackling this through a range of measures, underpinned by the Civil Liability Act 2018. These reforms will reduce premiums for all motorists, whilst ensuring claimants continue to receive proportionate compensation for their 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 limit from £1,000 to £5,000.

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

Supporting all claimants

Official Injury Claim has been built to make the claims process accessible to as many people as possible, so you don't need to understand complex legal terms and processes.

A customer contact centre (called the Portal Support Centre) will provide you with offline support if you have difficulties in accessing or using the online service, giving access to a paper-based process and translation services if needed.

MIB has taken steps to make Official Injury Claim as inclusive as possible. These include following the Web Content Accessibility Guidelines (WCAG 2.1 – a set of internationally recognised recommendations for improving website accessibility), consulting with relevant representative groups and listening to the needs of those who might struggle to access or use the online Official Injury Claim service for any reason e.g. those that can't get online.

The service is available in English and Welsh and translation services are available from the Portal Support Centre in the languages most commonly requested the UK (Arabic, Bengali, Bulgarian, Farsi, Polish, Punjabi, Romanian, Somali, Turkish and Urdu).

For more information visit
www.officialinjuryclaim.org.uk

Customer contact centre:

Email: customer.service@officialinjuryclaim.org.uk

Phone: 0800 118 1631

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