



# Challenge Denied Liability

Support Guide

10-18-2022

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# Challenge Denied Liability

## Support Guide

The liability decision is when the compensator decides if they accept that the driver you feel is responsible for the accident was at fault. If the compensator denies liability, it means that they do not accept that the driver caused the accident. This guide looks at how you can challenge the compensators decision when they have denied liability for your claim.

Claim status (this shows what stage your claim is at. Click 'Continue' to open the claim).

<b>My claim</b>	<b>New</b>
Claimant name	Test Test
Accident date	01 January, 2021
Portal reference	OIC-07-22-42012
Claim reference	OIC-07-22-42012
Status	Pending- LiabilityRejected
<a href="#">Continue</a>	

Instruction text (this explains your next step in the process).

## What you need to do

The compensator has denied your claim. Select "View more details" to find out why and decide what to do next.

View more details

Once you have clicked 'View more details' you will see the below screen. You can view the reasoning the compensator has provided for denying liability by clicking 'View details' below 'Compensator's original liability response'.

You have 3 options for how to proceed with your claim at this stage. The first is to 'Accept denial'. This means that you accept the compensators decision, and your claim will close without any compensation. The next option is to 'Challenge denial' which is what we will focus on in this guide. This means that you will challenge the compensator's decision and provide reasoning for why the compensator should accept liability on your claim. If the compensator does not agree to change their decision, you are able to challenge it 3 times. The last option is to 'Go to court' and challenge the decision outside of the portal. This is the only way you can challenge the decision if you have already challenged it through the portal 3 times, however you can choose to go to court at any point.

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## The compensator denied liability for your claim

The compensator has denied liability for your claim.

**Compensator's original liability response**

▶ [View details](#)

To continue with your claim you can :

**Accept denial**  
If you accept the compensator's denial of liability, the claim will close. You will not receive compensation.

**Challenge denial**  
The compensator will review the response along with any evidence that has been uploaded. You can upload any evidence by selecting Upload documents in the "My documents" section of the claim overview page.

**Go to court**  
The claim will be dealt with outside of the process as you have decided to start court proceedings.  
It is important that you upload any further evidence you want to rely on before you complete the next steps to create the papers required for court.  
The court may decide not to consider new evidence if you only produce it after proceedings are started.

Tell us what you want to do next \*

Accept denial

Challenge denial

Go to court

Continue

Save and Exit

**Key information** —

- ▶ What does denial mean?
- ▶ What does compensator mean?
- ▶ How many challenges can I make?
- ▶ How are court proceedings conducted?

Once you have selected 'Challenge denial' a text box will appear. You will need to summarise your reasoning for challenging the compensator's decision in this box. Once you are happy with your comments, select 'Continue'.

You may also wish to provide additional evidence to support your challenge. If so, you will need to upload this from the 'My documents' section on the 'Claim overview' page.

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Tell us what you want to do next \*

Accept denial

Challenge denial

Go to court

Tell us why you want to challenge the compensator's response? \*

The third party was at fault. |

Remaining: 470 characters

Continue

Save and Exit

Key information

- ▶ What does denial mean?
- ▶ What does compensator mean?
- ▶ How many challenges can I make?
- ▶ How are court proceedings conducted?

On the next screen, you will need to review the answers you have provided and select 'Confirm and send' if you are happy with them. Once you have proceeded past this point, you will not be able to amend your choice.

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## Confirm your choice

[← Back](#)

You have indicated that you want to challenge the denial of liability in this claim.

This means that the compensator will review the response along with any evidence that has been uploaded and return to you.

Tell us why you want to challenge the compensator's response?  
**The third party was at fault.**

Confirm and Send
Save and Exit

The claim will now go back to the compensator who will review your challenge of liability and decide if they will change their liability response or not.

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## Claim overview

Accident date <b>01/01/2021-00:00</b>	Created date <b>22/06/2022</b>	Compensator that owns your claim <b>OIC Compensator</b>
Claim reference number <b>Court Liability</b>	Portal reference <b>OIC-06-22-5027</b>	Address <b>Linford Wood House MK United Kingdom MK146XT 07123456789</b>
		Email <b>trainingunrep@claimtest.co.uk</b>

### What you need to do

The compensator is reviewing your challenge.

They will let you know their response. You can proceed to court at anytime using the Go to Court link in My other actions.

- Application Submitted
- Investigation
- Medical
- Offer
- Claim Closed