Challenge Partial Liability

Support Guide

10-18-2022





Challenge Partial 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. When partial liability is admitted, it means that the compensator accepts the driver was partially at fault for the accident but also believes that you should accept some responsibility for the accident taking place. This guide looks at how you can challenge liability when it has only been admitted in part.

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

My claim	New	
Claimant name	Test Test	
Accident date	01 January, 2021	
Portal reference	OIC-10-22-23007	
Claim reference	OIC-10-22-23007	
Status	Pending- MedicalPartLiable	
<u>Continue</u>		

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





When the compensator has admitted liability in part it means that they accept that the third party was partially at fault for the accident but believe that you should also accept some responsibility for the cause of the accident. As they have accepted some liability, you are still able to continue with your claim and can move on to the medical stage by selecting 'Proceed to medical'. You are still able to challenge the compensator's decision on liability and can do this alongside proceeding with your claim. This guide will explain how you can challenge the decision but firstly will investigate how you can check the liability response. To do this you will need to click on the 'Check liability response' option below the green box.





You will be brought to the below screen where you can view the compensator's decision by clicking 'View details' and decide if you wish to accept or reject this.

OFFICIAL NJURY CLAIM	Account Management Logout
Check Liability Response	
Note that all fields marked with * are mandatory.	
The compensator has admitted liability in part.	
Compensator's original liability response	
View details	
To continue with your claim, you can:	
Accept	
If you accept the compensator's liability response, the claim will continue. You will need to arrange for a medical examination if not already done so. You will no longer be able to challenge the liability proposed by the compensator.	
Reject	
If you reject the compensator's liability response, the claim will continue. You will need to arrange for a medical examination if not already done so. You can either challenge the liability response or choose to accept the original liability response through the Check liability response link. You can make a maximum of 3 challenges.	
Tell us what you want to do next*	
Accept	
Reject	
Challenge	
To challenge this response, go to My other actions. You can make a maximum of 3 challenges.	
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.	
Continue Cancel	



To view the compensator's decision, you will need to click 'View details' below 'Compensator's original liability response'. This will display the percentage of liability they are accepting and their reasoning for making this decision.

Compensator's original liability response
✓ <u>View details</u>
 Liability response by OIC Compensator 18/10/2022
Liability percentage proposed by the compensator 50%
Reasons Claimant was partially to blame

If you are happy with their decision, select 'Accept' and hit continue.

To continue with your claim, you can:
Accept
If you accept the compensator's liability response, the claim will continue. You will need to arrange for a medical examination if not already done so. You will no longer be able to challenge the liability proposed by the compensator.
Reject
If you reject the compensator's liability response, the claim will continue. You will need to arrange for a medical examination if not already done so. You can either challenge the liability response or choose to accept the original liability response through the Check liability response link. You can make a maximum of 3 challenges.
Tell us what you want to do next *
Accept
Reject
Challenge
To challenge this response, go to My other actions. You can make a maximum of 3 challenges.
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.
Continue Cancel



On the next screen you will need to review your decision and select 'Submit' if you are happy with it. This will mean that you can no longer challenge the compensator's liability decision.



If you wish to challenge the compensator's liability decision, you will need to select 'Reject' and hit 'Continue'.

To continue with your claim, you can:
Accept
If you accept the compensator's liability response, the claim will continue. You will need to arrange for a medical examination if not already done so. You will no longer be able to challenge the liability proposed by the compensator.
Reject
If you reject the compensator's liability response, the claim will continue. You will need to arrange for a medical examination if not already done so. You can either challenge the liability response or choose to accept the original liability response through the Check liability response link. You can make a maximum of 3 challenges.
Tell us what you want to do next*
Accept
Reject
Challenge
To challenge this response, go to My other actions. You can make a maximum of 3 challenges.
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.
Continue Cancel



On the next screen you will need to review your decision and select 'Submit' if you are happy with it.



To challenge the liability decision, you will need to go back to the claim overview page and select 'Challenge liability response' under 'My other actions'.

My other actions The following options are available:
<u>Change contact details</u>
Withdraw this claim
<u>Challenge liability response</u>



On the next screen you can again view the compensator's reasonings and percentage accepted by selecting 'View details' under 'Compensator's original liability response'. Underneath this there is a text box where you will need to provide your reasonings for challenging the decision. You will also need to decide if you believe the responsible driver is fully to blame for the accident or not.

OFFICIAL NJURY CLAIM	Account Management Logout
Challenge liability response	Key information —
The compensator has admitted liability in part.	• What is liability?
If you choose to challenge this you may make up to 3 proposals to try to resolve liability. Any proposal you make for the percentage you say the responsible driver is to blame will not be treated as an admission that you are partly at fault for the accident. This means that if you have to go court to resolve liability, your proposals will not be made known to the court.	What does compensator mean?
If the compensator accepts your proposal then you have reached a binding agreement and liability in your claim will be settled on those terms.	
Compensator's original liability response <u>View details</u> 	
Why do you disagree?*	
Remaining: 500 characters	
Do you believe the responsible driver is fully to blame? *	
Continue	

If you do not believe the responsible driver is fully to blame but believe they should accept a higher percentage of liability, select 'No' to 'Do you believe the responsible driver is fully to blame?', you will then need to provide the percentage of liability that you believe the compensator should accept.

Do you believe the responsible driver is fully to blame? *
Yes No
What percentage do you say the responsible driver should accept? *
%



Once you have selected continue, you will need to review your choices and select 'Confirm and Send' if you are happy with them.



Your challenge will now be sent to the compensator for review. You can stay up to date on this challenge by clicking 'Continue to proposal' on the grey 'Challenge liability response' box. In the meantime, you can continue with your claim through the green box.

You can challenge the compensator's liability decision three times in total. If an agreement can still not be reached after three challenges, you will need to continue with your claim. Once you have received an offer from the compensator, you will be able to go to court to dispute the liability decision outside of the portal.

