



The Compensator Disputes the Accident Caused Injury to You

Support Guide

2-2-2023

OFFICIAL
INJURY
CLAIM

The Compensator Disputes the Accident Caused Injury to You

Support Guide

When the compensator makes a liability decision on your claim, they will have the option to dispute that the accident caused the injuries you are claiming for. To do this, they will still need to accept liability either in full or in part which means they are accepting that the accident did take place and was caused either in part or full by the other driver. By disputing the accident caused the injuries, the compensator is stating that they believe your injuries were not a result of the accident.

My claim	New
Claimant name	Test Test
Accident date	01 January, 2021
Portal reference	OIC-02-23-4001
Claim reference	OIC-02-23-4001
Status	Pending-MedCausation
Continue	

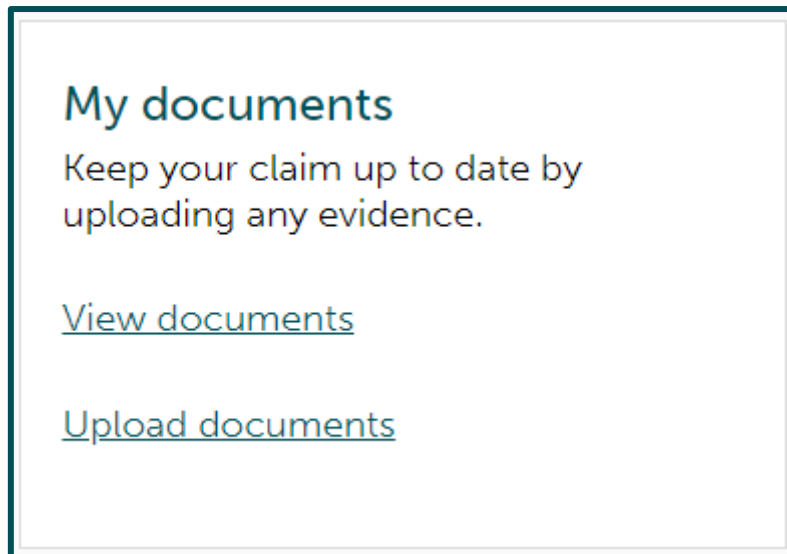
You will proceed with your claim as normal. At this stage the compensator is just providing their opinion on whether the accident caused the injuries based on the information they have. The final opinion on this will be made by the medical expert who undertakes your medical exam. Therefore, you will proceed with the claim as normal.

What you need to do

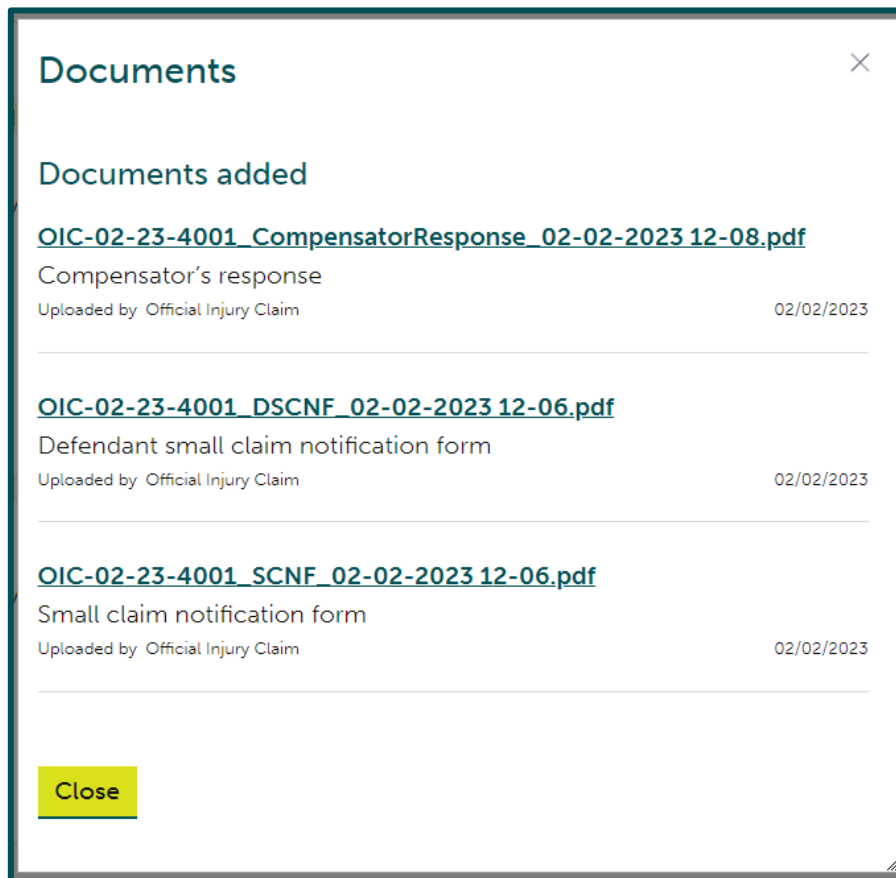
The compensator has admitted fault in full, but disputes that the accident caused any injury (see the Compensator's Response Form). Select Proceed to medical to continue your claim.

Proceed to medical

If you want to understand the compensator’s reasoning for making this dispute, you can view them by downloading the Compensator Response Form from the ‘My documents’ section. Firstly, click ‘View documents’.



You will then need to click on the ‘Compensator Response Form’ to start downloading it.



The compensator will make their final decision on whether the injuries were caused by the accident after they have reviewed the medical report, when you have asked them for an offer. It is worth noting that even if the compensator has not disputed the accident caused the injuries at liability, they will still be able to make this dispute at the offer stage and vice versa.

When the compensator has disputed that the injuries were caused by the accident at the point of making an offer, they will have two options. They have the option to make you no offer or to make an offer for any losses you have claimed. Firstly, we will look into the option you will have when the compensator has made an offer.

My claim New

Claimant name	Test Test
Accident date	01 January, 2021
Portal reference	OIC-02-23-4001
Claim reference	OIC-02-23-4001
Status	Pending-CausationFinalOffer


[Continue](#)

What you need to do

The compensator has responded to your request for an offer. Select Check compensator's response to see your options.

[Check compensator's response](#)

The text on this screen will explain what has happened with your claim and give you the reasoning the compensator has provided for making the injury dispute. On the right-hand side, you can see the full offer the compensator has made. By clicking 'View the offer summary' you will be able to see any reasonings the compensator has provided for this offer (see the next page of this guide). You have the option to accept or reject this offer. If you choose to accept the offer, you will be paid the amount that the compensator has offered you for your losses and by accepting this, will not be able to pursue a claim for injuries caused by this accident. To accept the offer, select 'Accept the final offer' and 'Continue'.



Check the offer

The compensator disputes that the accident caused you any injury. They have, however, made a final offer to cover your other protocol damages.

Reasons
Accident did not cause injuries.

Before making a decision, you may want to contact the compensator to understand their reasons. They are not obliged to speak to you. You should also consider if you need to take advice.

You have 2 options.

Option 1: Accept the final offer. This means you accept that you cannot claim for any injury and your claim is at an end. The compensator will contact you to arrange payment.

Option 2: Reject the final offer. Your claim will be closed on the portal you will have to start court proceedings outside the portal to progress your claim. You will still be able to use the portal to see and download your documents.

What would you like to do next? *

Accept the final offer

Reject the final offer

Final offer

£500.00

[View the final offer summary](#)

Final fees offer

None

Continue

Save and Exit

The below screenshot shows the 'Offer summary' screen. Select 'Return to review' to go back to the 'Check the offer' screen.

OFFICIAL INJURY CLAIM

Offer summary

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Total	£500.00
Claim - Offer (other protocol damages)	
Compensator's offer	£500.00
Description	Losses

[Return to review](#)

When you have indicated that you wish to accept the offer, on the next screen you will need to review and confirm this decision. If you are happy that you wish to accept the offer, select 'Confirm'.

OFFICIAL INJURY CLAIM

Final offer accepted

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You have accepted the compensator's final offer.

This means you are accepting that you cannot claim for any injury and that your claim is at an end.

The compensator will contact you to arrange payment.

Claim - Offer (other protocol damages)	Compensator's offer £500.00
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Total Summary
Compensator Offer £500.00

[Confirm](#) [Save and Exit](#)


Your claim will then be closed, and the compensator will be notified of your decision to accept the offer. The compensator should contact you to arrange the payment within 10 working days.

What you need to do

We have notified the Compensator of your decision to accept the offer they made. This is the settlement of your claim and your claim is now closed. Please be aware the Compensator will arrange payment of damages and/or fees amount accepted within 10 working days. If you have any questions about payment, contact the Compensator.

The next page will focus on how you can reject the compensator's offer.

To reject the offer the compensator has made, select 'Reject the final offer' and click 'Continue'. You will not have the option to provide a counter offer through the portal and will need to start court proceedings outside of the portal to pursue the claim.



Check the offer

The compensator disputes that the accident caused you any injury. They have, however, made a final offer to cover your other protocol damages.

Reasons
Accident did not cause injuries

Before making a decision, you may want to contact the compensator to understand their reasons. They are not obliged to speak to you. You should also consider if you need to take advice.

You have 2 options.

Option 1: Accept the final offer. This means you accept that you cannot claim for any injury and your claim is at an end. The compensator will contact you to arrange payment.

Option 2: Reject the final offer. Your claim will be closed on the portal you will have to start court proceedings outside the portal to progress your claim. You will still be able to use the portal to see and download your documents.

What would you like to do next? *

Accept the final offer

Reject the final offer

Final offer

£500.00

[View the final offer summary](#)

Final fees offer

None

Continue

Save and Exit

On the next screen you will need to confirm your decision to reject the offer by selecting 'Confirm'.

Final offer rejected

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You have decided to reject the compensator's final offer.

Your claim will be closed. If you want to start court proceedings, this will have to be done outside the portal to progress your claim. You will still be able to use the portal to see and download your documents.

Confirm

Save and Exit

The claim is then closed on the portal. If you wish to pursue this claim, you will need to start court proceedings or seek legal advice.

What you need to do

The compensator has disputed that the accident caused any injury. The claim will now be closed. You may need to seek advice before deciding what to do next.

The compensator also has the option to dispute that the accident caused your injuries and make no offer. This will likely be the case if you have not claimed for any losses or fees.

My claim	New
Claimant name	Test Test
Accident date	01 January, 2021
Portal reference	OIC-12-22-2002
Claim reference	Test Causation Part
Status	Pending-CausationNoOffer
Continue	

What you need to do

The compensator has responded to your request for an offer. Select Check compensator's response to see your options.

Check compensator's response

You will be provided with the reasoning that the compensator has given for making the injury dispute. You will not be able to dispute this decision and need to select 'Confirm' on this screen. If you wish to pursue the claim, you will need to start court proceedings or seek legal advice outside of the portal.

Check the compensator's response

The compensator has decided to dispute that the accident caused you any injury. They will not be making you an offer.

Reasons: Accident did not cause injuries

Your claim will be closed on the portal. You will still be able to use the portal to see and download your documents.

Any further steps you decide to take with your claim (which may include court proceedings) will have to be taken outside the portal. You may need to seek advice before deciding what to do.

Confirm

Save and Exit

What you need to do

The compensator has disputed that the accident caused any injury. The claim will now be closed. You may need to seek advice before deciding what to do next.