



Challenge Non-whiplash

Support Guide

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OFFICIAL
INJURY
CLAIM

Challenge Non-whiplash

Support Guide

Offers for your injuries will be split into a tariff section (for whiplash injuries) and a non-tariff section (for non-whiplash injuries). The decision as to what sections are used is made by the compensator when they first review your medical report and make you an offer. You can dispute how the compensator has made you an offer. For example, if they have made you an offer for whiplash injuries you could dispute this and request for a non-whiplash injury offer only and vice versa.

When you are on the 'Check offer' screen and select 'Reject offer', the system will ask, 'Do you say there is a whiplash injury?'. To help answer this question you may wish to review your medical report. This question will always be asked when you receive your first offer. It will not be asked once an agreement has been reached between both parties which would happen if both yourself and the compensator have agreed that there is or isn't a whiplash injury. You have three counter offers in which you can dispute the compensators decision. After three counter offers you would only have the option to go to court.

In the first scenario covered, we will look at what happens if you answer 'No' to there being a whiplash injury. If you wish to see what will happen if you answer 'Yes', please see page 4 of this guide.

Check offer

*Note that all fields marked with * are mandatory.*

The compensator has made you an offer.

You now have 3 options:

Option 1: Accept offer. The compensator will contact you to arrange payment.

Option 2: Reject offer, stating the reasons why. You can then send the compensator a counter offer or prepare for court proceedings.

Option 3: Wait out prognosis. Your claim will not progress until you return and confirm the following:

- proceed to offer (for example when you have recovered from your injury).
- you have not recovered by the end of the recovery prognosis period as stated in your medical report.

• [What are tariff and non-tariff injuries](#)

What would you like to do next? *

Accept offer

Reject offer

Wait out prognosis

Whiplash is defined as a sprain, strain, tear, rupture or lesser damage of a muscle, tendon or ligament in the neck, back or shoulder.

Do you say there is a whiplash injury? *

Yes No

Compensator's offer	£840.00	View the offer summary
Fees offer	None	

On the next screen you will be asked if you wish to go back to the compensator and make a counter offer or go to court. In this scenario we will choose to 'Go back to the compensator'.

Consider options

[◀ Back](#)

You have rejected the compensator's offer. You now have 2 options:

Option 1: Go back to the compensator. This means you go back to the compensator with your counter offer.

The compensator will:

- accept your counter offer, which will be final
- reject your counter offer. The compensator may choose to improve the offer, or send the same offer again.

Option 2: Go to court. Your claim will be closed, which means you will not be able to use the portal for court proceedings but you will be able to access your documents.

You should only go to court if you cannot reach an agreement with the compensator.

How would you like to proceed? *

- Go back to the compensator
- Go to court

Continue

Save and Exit

As you have indicated that there is no whiplash injury, when making your counter offer you will only have the option to use the 'Injury – non-tariff' section. Please see the 'Counter Offer Support Guide' for guidance on how to make your counter offer.

Make counter offer

[Back](#)

Offer summary

	Compensator's offer	Counter offer
Losses before any liability deduction	£840.00	£0.00
Liability deductions	£0.00	£0.00
<hr/>		
Offer net of liability, before other deductions	£840.00	£0.00
<hr/>		
Other deductions	£0.00	£0.00
<hr/>		
NET OFFER	£840.00	£0.00

You have rejected the compensator's offer. You can make a counter offer.

[What are tariff and non-tariff injuries](#)

Tell us why you disagree with the compensator's offer by selecting the relevant item and fill in your counter offer.

Important: if you are not making a counter offer you must put in the compensator's offer.

Injury - non-tariff	Compensator's offer £0.00	Counter offer	>
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Losses before any liability deduction	Compensator's offer Counter offer	£840.00 £0.00
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Liability deductions	Compensator's offer Counter offer	£0.00 £0.00
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Other deductions	Compensator's offer Counter offer	£0.00 £0.00
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Continue
Save and Exit

Now we will look at what happens if you answer, 'Yes' to 'Do you say there is a whiplash injury?'.

Check offer

Note that all fields marked with * are mandatory.

The compensator has made you an offer on the basis that it is not a whiplash injury .

You now have 3 options:

Option 1: Accept offer. The compensator will contact you to arrange payment.

Option 2: Reject offer, stating the reason why. You can send the compensator a counter offer or prepare for court proceedings.

Option 3: Wait out prognosis. Your claim will not progress until you return and confirm the following:

- Proceed to offer (for example when you have recovered from your injury).
- You have not recovered by the end of the recovery prognosis period as stated in your medical report.

▶ [What are tariff and non-tariff injuries](#)

What would you like to do next? *

- Accept offer
- Reject offer
- Wait out prognosis

Whiplash is defined as a sprain, strain, tear, rupture or lesser damage of a muscle, tendon or ligament in the neck, back or shoulder.

Do you say there is a whiplash injury? *

- Yes No

Compensator's offer

£1,000.00

[View the offer summary](#)

On the next screen you will be asked if you wish to go back to the compensator and make a counter offer or go to court. In this scenario we will choose to 'Go back to the compensator'.

Consider options

[← Back](#)

You have rejected the compensator's offer. You now have 2 options:

Option 1: Go back to the compensator. This means you go back to the compensator with your counter offer.

The compensator will:

- accept your counter offer, which will be final
- reject your counter offer. The compensator may choose to improve the offer, or send the same offer again.

Option 2: Go to court. Your claim will be closed, which means you will not be able to use the portal for court proceedings but you will be able to access your documents.

You should only go to court if you cannot reach an agreement with the compensator.

How would you like to proceed? *

Go back to the compensator

Go to court

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

As you have indicated that there is a whiplash injury, when making your counter offer you will have the option to use the 'Tariff amount', 'Tariff uplift' and 'Injury – non-tariff' sections. Please see the 'Counter Offer Support Guide' for guidance on how to make your counter offer.

Make counter offer

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Offer summary

	Compensator's offer	Counter offer
Losses before any liability deduction	£1,000.00	£0.00
Liability deductions	£0.00	£0.00
Offer net of liability, before other deductions	£1,000.00	£0.00
Other deductions	£0.00	£0.00
NET OFFER	£1,000.00	£0.00

You have rejected the compensator's offer. You can make a counter offer.

[What are tariff and non-tariff injuries](#)

Tell us why you disagree with the compensator's offer by selecting the relevant item and fill in your counter offer.

Important: if you are not making a counter offer you must put in the compensator's offer.

Tariff amount	Tariff amount No offer	Counter offer	>
Tariff uplift	Compensator's offer No offer	Counter offer	>
Injury - non-tariff	Compensator's offer £1,000.00	Counter offer	>

Losses before any liability deduction	Compensator's offer	£1,000.00
	Counter offer	£0.00
Liability deductions	Compensator's offer	£0.00
	Counter offer	£0.00
Other deductions	Compensator's offer	£0.00
	Counter offer	£0.00