

# Making a Personal Injury Claim through the Official Injury Claims Portal (OIC)



# OFFICIAL INJURY CLAIM



1. You have suffered personal injuries from a **road traffic accident** – and have decided to make a **claim**.



4. The **OIC** assigns a claim number and your claim will be passed to a **compensator** to review the details submitted to provide a liability decision. Where the claim is to proceed, you will instruct **ML Doctors** to obtain a **medical report** on your behalf via the OIC portal; your instruction which will be acknowledged in writing within 1 working day of receipt of the instruction. You will be then requested to undergo a **medical examination** which we will arrange for you with an experienced **medical expert** from our panel of accredited medical experts at a time and place suitable for you, considering any preferences and special requirements you may have. The actual **appointment** date will be within 20 working days of us receiving your instruction and you will receive the appointment details by email or post. ML Doctors will provide a letter of instruction to the medical expert which will detail the information about the accident and injuries you have submitted online via the OIC portal. You will attend your appointment with our appointed Medical Expert during which you will be asked details about the accident and the Medical Expert will carry out a **physical assessment** of your injuries.



2. You will register and make your claim through the Official Injury Claim Portal (OIC) as an **unrepresented claimant** – whereby you will go through some initial **identification/verification** and **financial** checks.



3. You will provide **personal information** and **details of the accident** : injuries sustained, witnesses, any police attendance, vehicle information/damage, driver details, other vehicles involved in the accident and any losses you wish to claim for. You will **upload supporting documents** and **sign statement of truth**.



6. Should your medical report recommend an additional report from a specialist be obtained e.g. from a psychologist or orthopaedic surgeon you will need to contact the compensator through the OIC portal to arrange this. Once you have **accepted** the medical report on the OIC portal you will then have a final opportunity to **review losses/fees** and any other uplifts or costs you wish to claim for. Once satisfied, you can now proceed to the **offer** stage where the **compensator** will make a **compensation offer** based on the contents of the medical report, the offer which you will accept or dispute if necessary to reach acceptance.



04



05

5. After your examination, the **medical report** will be produced within 5 working days of the appointment taking place, quality checked by **ML Doctors team of experienced professionals** and a text notification sent to you notifying that the report is available for you to view on **the OIC portal**. You will be sent a link to a **“Guide to Understanding your Medical Report”** and asked to check that you are satisfied with the report and that it is factually correct. If amendments are required, the Medical Expert has 5 working days to return the revised report. The Medical Expert will provide a medical opinion about whether your injuries are accident related and how long it will take for you to recover



06