



## Frequently Asked Questions Unrepresented Claimants

We understand that you may have questions regarding the process for making a personal injury claim as a result of a road traffic accident. To assist you, we have put together some frequently asked questions that you may find helpful as you navigate your way through your claim. Should you require any further clarification regarding any of the steps of the process, please do not hesitate to contact our friendly and professional team members at ML Doctors on 0161 8393703.

### **Frequently Asked Questions (FAQ)**

#### **What is the difference between a Represented Claimant and an Unrepresented Claimant?**

**Represented Claimant** – this is where you have appointed a Solicitor, Legal Representative or Company who deals with claims management, to help you process your Personal Injury Claim and they will act on your behalf.

**Unrepresented Claimant** – this is where you are managing your own personal injury claim through the Official Injury Claim Portal, and an independent medical report is required to support your personal injury claim.

#### **Why choose ML Doctors as a Medical Reporting Organisation (MRO) to obtain my medical report on my behalf via the Official Injury Claim Portal?**

ML Doctors operate Quality and Information Security Management Systems in accordance with ISO 9001 and ISO 27001. Since 2009, ML Doctors has specialised in the provision of Medico-Legal Reports throughout the UK for personal injury claims, in accordance with the requirements of the Court Procedure Rules (CPR) and applicable statutory and regulatory requirements.

ML Doctors Ltd, are registered as a Tier Two Medico-Legal Reporting Organisation (MRO), regulated by MedCo. MedCo is a system that facilitates the sourcing of medical reports in soft tissue injury claims; brought under the Ministry of Justice's Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents.

For your peace of mind, ML Doctors is frequently audited by external accrediting regulatory bodies such as MedCo and NQA, to ensure we remain strictly compliant and meet all statutory and quality standards.

ML Doctors also provide rehabilitation and diagnostics, to the injured parties through a network of physiotherapists and specialists, with a reputation built upon providing excellent customer service, proactive response, reliability, and trust.

For your reassurance, ML Doctors are proud to confirm that we pride ourselves on putting the customer first. This means that no matter what your requirements are, you can be assured of our commitment to providing the right solution.



Working together with Medical Experts across the UK, we can source the right Medical Experts with the relevant qualifications in the most convenient location to produce the medical reports that you require.

Please refer to our ML Doctors Service Charter, which clearly states our service commitment to you as a valued client, and the service you can rightfully expect when interacting with us.

### **I know nothing about the personal injury claim process, how can I find out more information?**

The helpful, professional, and experienced team at ML Doctors are here to help you through every step of your personal injury claim process, to ensure that your experience is as efficient and stress free as possible. We will listen to the nature of your query, ask questions that are relevant to the nature of your enquiry and from the information discussed, point you in the right direction as to what you need to do next.

When you select ML Doctors as your provider for a medical report through the Official Injury Claim portal, we will arrange an appointment at a time and place convenient for you, with an experienced, relevant Medical Expert trained in medico- legal reporting as part of this process.

Our Team at ML Doctors will ensure that you are always treated with respect, courtesy, and professionalism.

### **What is Official Injury Claim?**

Official Injury Claim is a new service that makes the personal injury claim process for injuries sustained in road traffic accidents simple, secure, and unbiased. With the aim of making a compensation claim accessible, without the need of legal assistance (unrepresented claimant). The easy-to-use service enables people who have suffered injuries in a road traffic accident to understand how to make a claim, provide the required information, manage their claim, and receive settlement offers.

Official injury Claim is an impartial service which delivers Government Policy in relation to road traffic related personal injury claims under £5000. ML Doctors are a registered provider of medical reports within the portal system.

The Official Injury Claim service have provided an easy-to-use online portal to help unrepresented claimants, to make and manage a claim for compensation following soft tissue injuries (these injuries often relate to whiplash type injuries) sustained as a result of a road traffic accident. You will need to obtain a medical report to support your claim for personal injury from a Medical Expert and ML Doctors will assist you during the claim process by arranging your medical report in accordance with Official Injury Claim portal system.

Please visit our website [www.mldoctors.com](http://www.mldoctors.com) to view a useful “walk through” video explaining the personal injury claim process.



### What type of injuries can I claim for?

The most common injury after a road traffic accident is whiplash. We deal with all types of Personal Injury Claims including whiplash, and other types of injury such as: muscle injuries lasting up to two years, minor fractures and cuts and bruises up to a value of £5,000. MedCo is the system used to facilitate the sourcing of medical reports in soft tissue injury (whiplash) claims brought about under the Ministry of Justice Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents involving soft tissue injuries (whiplash).

### What do I do if my injury is non-soft tissue related?

If your injury is severe and involves more than just soft -tissue injuries (such as brain and head injury, psychological injuries, broken limbs, and injuries affecting internal organs), you might need to use a different service other than MedCo, for higher value injuries. If so, you may choose to find a solicitor to claim on your behalf and they might not charge you for their help as their costs would be paid by the compensator. Where you submit a claim for non-soft tissue related injuries via Official Injury Claim Portal the Compensator will review the information you have submitted. Following this review, the Compensator may send notification via the OIC portal to proceed with a medical examination whereby ML Doctors will select the most appropriate Medical Expert with the relevant qualifications, skills and experience and overall specialism relative to the injury sustained.

As there is no tariff for non-whiplash injury you will need to negotiate the value of the non-whiplash injury with the Compensator once the offer has been requested. The Judicial College Guidelines (JCG) will give an indication of the likely value of the non-whiplash part of the claim. For non-whiplash injuries you may wish to seek further advice.

### I do not have access to the internet so how do I contact you?

It is ML Doctors' intention to ensure that ALL customers have access to and can make use of our services. Therefore, we have various ways in which you can contact us, whether this be via telephone, letter, email, SMS/Text, WhatsApp, social media, (and also live webchat facility on our website for those customers who do have internet facilities).

Our contact details are below:

NAME	POSITION	TELEPHONE NUMBER	EMAIL ADDRESS/WEBSITE
Main Switchboard		0161 8393703	unrepresentedclaimant@mldoctors.com
Riffat Numan	Case Handler	0161 4135843	Riffat.numan@mldoctors.com
Belinda Bishop	Managing Director	0161 4135842	belinda.bishop@mldoctors.com
	Out of Hours (8:30am to 8pm)	07377 770570	services@mldoctors.com
	Webchat (8.30am to 8pm)		www.mldoctors.com
	Whats App (24hr message service)	07377 770570	



### **I work long hours so may not be able to contact you during normal office hours?**

Do not worry, ML Doctors appreciate that some customers are unable to reach us between the hours of 8.30am to 5.30pm, and therefore have the following facilities available to assist our customers outside of normal business hours.

1. Telephone **support** service available 8.30am-5.30pm Monday to Friday (telephone 0161 8393703). Outside of these hours, we have a telephone answering message service, where messages will be picked up and responded to by 10am each working day. Calls are answered by ML Doctors Team members whose first language is English, and who are not following a support script, but are able to help. If a customer requests that a telephone call is followed up in writing, staff will be happy to do so.
2. **Text based near-Realtime communication mediums**, including WhatsApp, Social Media messaging facilities and a live webchat facility on the ML Doctors website ([www.mldoctors.com](http://www.mldoctors.com)) are available. Members of ML Doctors staff are often available on these communication methods outside of the normal business hours (manned by a Live Operator between the hours of 8.30am to 8pm Monday to Friday). SMS is also supported.
3. **Internet access** is provided. This may be used by our customers to locate information and make an enquiry using our online enquiry form facility.

### **I sometimes find it difficult to understand information given to me.**

ML Doctors are committed to tailoring our support to your personal, individual needs, whatever they may be.

All our employees at ML Doctors are highly experienced and trained in Customer Service skills, which involves understanding our customers and being aware of their varying needs. As part of our comprehensive training programme, ML Doctors remind staff in customer-facing roles of the need to be patient and empathetic, and in keeping with ML Doctors' compliance with GDPR ask for only the minimum information necessary, to provide the service requested by you - the customer.

Where our customers may find themselves in a distressing situation, staff shall focus only on the core information necessary. Our Team will always listen to what you tell us about your circumstances, take the time to understand your requirements, and tailor-make our support approach to suit you, so that your specific needs are understood and met and that you always feel comfortable and understand the information we provide you.

Where English is not your first language and you would feel more comfortable in receiving the information in another language, please do let us know and we will try to accommodate you. Some of



our skilled Team members do speak second languages and we can also arrange to have information translated for you if necessary.

All emails originating from ML Doctors are in plain text format only. This ensures that our emails can be conveniently formatted to the user's needs (for example for partial sight, with a high contrast between text and background). It also ensures maximum compatibility with devices such as screen-readers and braille human interface devices. Where an email is machine generated - for example, an invoice - the body of the email is plain text, and the invoice is also attached in both PDF (the most common and compatible document format) and XML.

**I am concerned about having to speak to different staff every time I contact you and having to repeat my information.**

ML Doctors will assign a dedicated Personal Contact to you, to deal with your enquiry from start to finish. At the first point of contact, you will be provided with a trained and competent ML Doctors employee's email address and telephone number for your ease of reference and peace of mind. If your Personal Contact is unavailable, you will simply need to provide us with your reference number or name, and we will be able to assist you by viewing all details captured, by referencing our electronic Case Management System. The Customer Service software we use provides us with facilities to make notes of telephone conversations we have held with you, actions, and notes and instructions for any handovers to colleagues.

Where possible, we will always try to ensure you are only dealing with your Personal Contact.

**I am worried about the amount of information I will need to provide and how you will use it?**

For your peace of mind, we have published our ML Doctors GDPR Policy and Privacy Notice on our website for your information. These policies can be sent to you by other means if you request, please just ask. In summary, ML Doctors processes personal data lawfully, fairly and in a transparent manner and will only process adequate data relevant to its use within the context of a Medico Legal Reporting Organisation and no other. In addition, we have numerous other robust Information Security Policies, Processes and Controls in place in accordance with our ISO 27001:2013 accreditation to ensure that all data we process is secure.

Also, ML Doctors have a policy of not hassling customers and does not engage in any email marketing, or any telephone marketing, or any kind of direct marketing or cold calling at all.

**How will I know what is happening with my claim instruction?**

Your Personal Contact will take ownership of your instruction and provide you with regular updates at every stage of the process, to keep you fully informed and to make sure that everything is proceeding satisfactorily. You will not need to chase up your enquiry with ML Doctors, as all our Team are fully trained in Our Service Charter which provides a commitment to you to: *"Keep our clients updated, answer questions promptly and provide a proactive response"*. We will always endeavour to answer your questions promptly and we will ensure that any issues identified, and any problems are resolved quickly with specific updates.

To assist you with understanding the typical timelines associated with your obtaining your Medical Report as part of your claim please see below the service standards you can expect from ML Doctors.



STAGES	WITHIN (no of working days)
<b>Acknowledge receipt of your instruction received.</b>	1
<b>Receive appointment details via email address received within the OIC Portal or via post where no email address provided.</b>	Within 2 working days of us receiving your instruction
<b>Appointment Date</b>	Within 20 working days of us receiving your instruction
<b>Receiving/upload of your medical report</b>	Within 5 working days of your appointment taking place
<b>Amendment of medical report</b>	5

### Why will I need an appointment with a Medical Expert?

You will need an appointment with a Medical Expert trained in medico-legal reporting so they can assess your injury and write an independent medical report that the compensator will use as a basis for your compensation offer. The duration of appointments is typically around 15 minutes; however, this is dependent on the nature of the claim, and can vary depending on the type of Medical Expert you are seeing and the injuries you may have sustained -we will help you to arrange this.

During your medical appointment, you will be asked details about the accident, where and how it occurred, and the injuries you suffered and how these have affected you, in accordance with the information you have input into the Official Injury Claim portal, which would have been reviewed by the Medical Expert prior to your appointment. The Medical Expert will also carry out a physical assessment of your injuries. The Medical Expert will receive your claim details prior to your appointment. Your claim details are available within the Official Injury Claims portal and we advise you take a copy of this with you to your appointment. The Medical Expert will provide a medical opinion about whether your injuries are accident related and will provide his opinion on how long it will take for you to recover.

ML Doctors will be as flexible as we can, in arranging your appointment and some Medical Experts will be willing to make appointments during weekends and unsociable hours where possible. If you have highlighted any special requests, e.g., wheelchair access, female Medical Expert, particular timescale etc. we will ensure these requirements are taken into account.



You will receive the appointment details via email (if you have provided an email address within the Official Injury Claims Portal) or via post within 2 working days of ML Doctors receiving your instruction.

It is recommended that you arrive 10 minutes prior to the start time of your appointment to allow for the journey, parking arrival arrangements and completing any necessary documents such as medical questionnaires if required. You will be asked to produce identification at your appointment with one form containing photographic ID (driving license/passport) with a second form to confirm your proof of address (e.g. utility bill)

### **What happens if I cannot make my Medical Examination appointment?**

Your Personal Contact will agree with you the most convenient date, time, and location for your medical examination and send you written confirmation by email (in the first instance) or letter of the appointment, together with mobile text reminders including on the day of the appointment itself.

ML Doctors appreciate that unavoidable situations can arise, and therefore, we would ask that you let us know at the soonest possible opportunity if you are unable to make your appointment, so that we can reschedule an alternative appointment convenient for you. We are here to help you from 8am to 6pm by **telephone: 0161 8393703**, or by email to: [unrepresentedclaimant@mldoctors.com](mailto:unrepresentedclaimant@mldoctors.com) Where our customers do not turn up for appointments without any prior notice (min 48hrs), this may incur a fee from the Medical Expert and could delay the processing of your claim.

### **What can I do if I am not happy with the service I have received?**

ML Doctors are committed to client care and are confident of providing a high-quality service to you.

However, if you are unhappy about any aspect of the service you receive, please contact myself, Belinda Bishop, Managing Director on 0161 4135842, email address: [belinda.bishop@mldoctors.com](mailto:belinda.bishop@mldoctors.com) or by post to our office; ML Doctors Ltd, ML House, 9 North Street, Manchester M8 8RE.

Please be assured, you are valued by ML Doctors and we would like the opportunity to put matters right if any problems do arise. ML Doctors have a procedure in place which details how we handle complaints which is available on this website [www.mldoctors.com](http://www.mldoctors.com) or by request.

Should you remain unsatisfied with any complaint resolution provided by ML Doctors you can raise your complaint with MedCo, which is the regulatory body for accredited Medical Reporting Organisations.

MedCo can be contacted by email to: [MedCoEnquiries@mib.org.uk](mailto:MedCoEnquiries@mib.org.uk)

You will also find available on our website the ML Doctors Quality Policy and Customer Service Charter detailing our commitment to our clients.

### **How long will I have to wait to receive the Medical Report after I have attended the examination?**

Our Dedicated ML Doctors team ensures that all instructions are responded to quickly and within the Service Level Agreements (SLA) guidelines as set out by MedCo. We use an advanced Case



Management System (Software), to ensure that each case is handled quickly and effectively. ML Doctors work to these very stringent Service Level Agreements and aim to ensure that the Medical Appointment Date is booked within 20 business days of us receiving your instruction.

We also aim to ensure, that the Medical Report is produced and uploaded to the Official Injury Claim Portal within 5 working days of the appointment taking place. Where these timescales cannot be achieved, we will inform you as to the reasons why and advise you of the timescale within which you can expect to receive confirmation of the appointment and the report. We will let you know when your medical report has been produced, and quality checked and is available on the Official Injury Claim portal for viewing.

### **What happens if I notice the report is not correct or there is information missing?**

Following your appointment, the Medical Expert will send us your medical report, where it will be rigorously quality checked by our team of experienced professionals.

Your medical report will be uploaded onto the Official Injury Claims Portal within 5 working days of your appointment taking place and you will receive a text from us letting you know that your report is available, together with a link to a guide to understanding your medical report.

You will need to review your medical report on the Official Injury Claims Portal to make sure that the information recorded by the Medical Expert is factually correct and that no information is missing/incorrect.

If you believe there are factual errors within the report, you must outline what they are on the Official Injury Claims portal. When you do this, we will receive notification and review your request. You must let us know before you accept the report. Where applicable, we will return to the Medical Expert to obtain an amended report. The medical expert will have 5 working days to return this to us. When the updated report is received, it will be checked by one of our experienced professionals before being uploaded to the Official Injury Claims Portal for you to review.

Whilst it is your right to ask for amendments to be made to correct any factual inaccuracies, we cannot ask an expert to change their professional opinion. The medical expert will have up to 5 working days to amend and return the report, and the revised report will be uploaded to the Official Injury Claim portal for your further review and acceptance before you send it on to the Compensator.

Should your report recommend that an additional report from a specialist be obtained e.g. from a psychologist or an orthopaedic surgeon, you will need to contact the Compensator directly through the Official Injury Claims portal to arrange this.

### **Do I need to pay ML Doctors upfront for a medical report?**

No. The fee for the medical report will be covered by the Compensator.

### **How long will it take to complete my claim?**

There is no fixed time for completing your claim. The time it takes for your claim might depend on how complicated it is for the Compensator to decide who was at fault for the accident and how soon you can arrange your medical appointment.



### **What happens if the Compensator does not accept my claim, or I do not accept their offer?**

You may choose to contact the Compensator and challenge their decision. If you and the Compensator cannot reach agreement, you have the right and the choice to start legal proceedings for your dispute to be resolved in court. Your claim would close as any legal proceedings would take place outside this service. This might be one scenario where you may choose to seek free legal advice or to ask a solicitor to deal with the legal proceedings on your behalf.

### **How can I provide feedback on my experience with ML Doctors?**

We would be delighted to receive your feedback, and any comments and suggestions to help us to improve our service to our customers. At the end of the process, we will ask that you kindly complete a short survey with regards to the service you received from us. Alternatively, if you would like to send feedback by email or text, please use the following contact details to do so:

Email Address: [belinda.bishop@mldoctors.com](mailto:belinda.bishop@mldoctors.com)

Telephone: 0161 4135842

### **Roles, Rights and Responsibilities**

**ML Doctors** are a professional Medico Legal Reporting Organisation (MRO) and are responsible for arranging an appointment for you with one of our skilled, qualified, experienced, vetted and approved Medical Experts at a location and time convenient for you.

ML Doctors will ensure you receive correctly and timely information at all times and will be available to guide you through the personal injury claim process. As a totally independent organisation, we will ensure that the service you receive is unbiased and fair.

ML Doctors will ensure that you are provided with a professional medical report for use in your claim.

What our experienced professional Team at ML Doctors will do for you.

- Do what we say we will
- Act in your best interests: this principle enables us to place YOU the claimant first in everything that we do
- Work together with you through the claim process; in a simple and easy to understand format
- Be accessible to you and ready to listen to any questions you may have
- Communicate effectively with you through a variety of channels
- Personalise our service to suit your needs
- Keep you updated, answer questions promptly and provide a proactive response
- As a Medico Legal Reporting Organisation we will use our skill and expertise to assist you at every step of the way. We will appoint a Medical Expert who has the relevant experience and skill to prepare a medical report that will be appropriate for your claim

**Medical Experts** are responsible for conducting the medical appointment and producing an accurate timely medical report for you to use in your claim. The Medical Expert is obligated to produce a medical report that is accurate, unbiased and in accordance with Court Procedure Rules (CPR).



The Medical Expert's primary obligation is to the Court regardless of the party who instructs them.

The Medical Expert's role will be to prepare a medical report in respect of your claim for personal injuries which will cover the injuries sustained from the accident. The Medical Expert will carry out a physical examination to assess the extent of your injuries, describe how these have affected you and provide a medical opinion as to how long your symptoms should reasonably take to recover. The role of the Medical Expert is not to provide any treatment for you but will simply provide a medical report that will be used to value your claim.

**Your Role** is to provide a truthful and precise account of the incident/accident in which you were involved and accurately detail any injuries you sustained.

Your responsibilities include:

- Ensuring that the details you submitted on the Official Injury Claim Online portal are accurate and truthful.
- Cooperating and responding to communication from ML Doctors, which is essential for the smooth progression of your claim
- Attending your medical appointment or giving notice if you cannot attend so that we can rearrange a new appointment as quickly as possible, to ensure that your claim is not delayed in any way
- Producing photo ID and proof of address at the time of your medical examination so that your identification can be verified
- Signing any documents as required. You may be asked to sign a statement of truth (required for the Court), an agreement to release your medical records (if they are required as part of your medical report) or a remote authority form (to agree to a video call considering the face-to-face examination restrictions).
- Reviewing your medical report carefully to ensure details and injuries are correct with no mistakes and in a timely manner. Delays in responding could affect the Medical Expert's ability to consider your proposed amendments.