

A GUIDE TO
UNDERSTANDING
YOUR MEDICAL
REPORT.



The Medical Report is a key part of your claim and will be used to value your personal injury claim. Therefore, it is important that you understand the various parts of the report. The following is a brief description of various sections of your report.

FRONT PAGE

This contains your personal information. It is very important to ensure that your details are correct. This will also contain details of the medical expert who has examined you and details of the examination.

ACCIDENT DETAILS

The Medical Expert will detail information relating to the circumstances of the accident, this will be used to form a medical opinion and prognosis. It is very important that the information in this section is factually correct.

INJURIES/SYMPTOMS AND PRESENT POSITION REPORTED BY CLAIMANT

This section is based on the information you provided to the Medical Expert, this will include any physical injuries or psychological injuries. If you think the Expert has not mentioned any or all symptoms or injuries, that you had complained of or has referred to them incorrectly, we would ask that you notify us immediately.

You will not be entitled to compensation if the injuries are not recorded in your medical report, regardless of whether there is reference to these in your GP/Hospital records. Please mention all injuries, even if the injuries have now been resolved.

TREATMENT

The expert will detail what treatment you have sought since the accident, for example, if you went to your GP after your accident or attended A&E. It will also record any ongoing treatment such as physiotherapy. An insurer can always request to see evidence of treatment. Therefore it is important that the information is factually correct.

EMPLOYMENT/EDUCATION

The details you have provided to the expert at the time of your examination, regarding your employment or education – and if you had to take time off.

CONSEQUENTIAL EFFECTS/LOSSES

Following an accident, it is possible that your home circumstances were affected due to injuries, or the injuries had an effect on your domestic/social and leisure.

The expert will record how long the impact lasted or whether it is still ongoing. This is important as often the award for personal injuries can take into account the effect on your personal lifestyle/hobbies and interests.

MEDICAL RECORDS REVIEW

In most cases your medical records will not be reviewed by the Medical Expert, unless he/she or the insurer request it.

The Medical Expert will record any information that is relevant, when considering your accident from your medical records.

PREVIOUS ACCIDENT HISTORY

If you were involved in any accidents prior to the index accident, it is paramount that this information was disclosed to the Medical Expert. The reason for this is that it needs to be considered when the Medical Expert is forming their medical opinion for the index accident and whether there are is overlap of symptoms/injuries.

Please remember an insurer will already have details of your claims history, so please ensure this section of the report is factually correct.

PREVIOUS MEDICAL HISTORY

In the event that you have any pre-existing medical conditions, the Medical Expert has to consider these in relation to the injuries you sustained in your accident. The information is relevant because the Medical Expert has to assess whether the accident caused the pre-existing conditions to be exacerbated or not. This may also affect your recovery time. Please remember an insurer can request sight of your medical records so ensure this section of the report is factually correct.

PHYSICAL EXAMINATION

In this section the Medical Expert will record information regarding the physical examination that took place during your appointment. The Medical Expert will have examined the injured areas and will record his clinical findings. This often includes details of your movements and the precise location of any pain etc.

STATEMENT OF TRUTH

This is a legal requirement signed by the Medical Expert required for the Court. As the report is addressed to the Court, the Medical Expert is signing a statement to acknowledge his obligation – to provide an unbiased medical report regardless of who has instructed the expert.

FUTURE TREATMENT AND REHABILITATION

This section is based on the Medical Expert's opinion as to the need for any further treatment to assist the resolution of any ongoing injuries/symptoms.

For example: the Medical Expert may have recommended you take a course of physiotherapy, or a referral to an alternate Medical Expert for further investigation. This can be because the injury is more severe, complex and beyond the Medical Expert's scope of expertise.

MEDICAL EXPERT'S CURRICULAM VITAE

This section has the Medical Expert's qualifications and experience.

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