

Following a serious injury, it is important that an injured party checks all insurance policies available to them to establish whether they have the benefit of no-fault cover or critical illness cover which provides for a payment in the event of illness or injury. They should also check whether they have payment protection insurance which could cover debt, loan and mortgage payments in the event of a serious injury or illness. As well as specific policies, such insurance may be available on standard policies such as home, car, or travel insurance or perhaps as a benefit to a credit card or bank account. Some people may also find that there may be policies available through their employer.

The first step is to check all insurance policies, or to telephone the insurer or broker in the event that policies cannot be found. It is important to do this as soon as possible as claims are often subject to strict time limits set out within the policy document. The insurer will provide a claim form and may require the person making the claim to undergo a medical assessment, or to release their medical records, before a decision is made.

If the claim is refused or a reduced amount is awarded and the person claiming disagrees with the insurance company's decision, they can make a complaint to the insurance company. If they are still unhappy with the decision, a complaint can be made to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent and impartial service which aims to settle disputes between business and their customers.

The Financial Ombudsman Service will not accept a complaint until the insurance company's own complaints procedure has been exhausted. A complaint to the Financial Ombudsman Service must be made within six months of the date of the final response from the insurance company. The Ombudsman's final decision is binding on a consumer if he accepts the decision within the timescale set.

### **Further information**

Financial Ombudsman Service

0845 080 1800 / 020 7964 050

or

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Citizens Advice Bureau

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### **About Stewarts Law**

Stewarts Law is the leading personal injury law firm in the United Kingdom with expertise in claims for compensation following spinal injury, brain injury and other serious injuries. Stewarts Law is ranked number one by the two key independent guides to the legal profession, the Legal 500 and Chambers and Partners.

[www.stewartslaw.com](http://www.stewartslaw.com)

#### **Legal Disclaimer**

The information provided is for education and for informative purposes. It does not constitute legal advice. The telephone numbers and links to external websites have been carefully selected but Stewarts Law LLP do not provide any endorsement of the content of those sites.

**Stewarts Law LLP, 2013**