



Bord Measúnaithe Díobhálacha Pearsanta Personal Injuries Assessment Board

PIAB Claimant Guide

Your guide to making a claim through PIAB

Who are we?

This leaflet provides information for someone who has been injured and is considering making a claim for compensation.

The Personal Injuries Assessment Board (PIAB) is Ireland's independent State body which assesses compensation in personal injuries claims. We assess compensation using the same guidelines on amounts as the Courts and are fair and independent in how we assess claims. We were established to make assessments of compensation without the need to bring legal proceedings. Our service does not involve hearings and is far quicker with far lower legal costs than litigation / going to court. The PIAB system is therefore better for all parties and for society as a whole.

We assess compensation for:

- · motor injuries,
- workplace injuries, and
- public liability injuries (accidents that happened in a public place)

All personal injury claims must come through PIAB unless the claim has been settled at an early stage with the other side or the insurer directly.

How do I make a claim?

You must complete an application. You need to send us:

- A completed Application Form (either online through our website or via the post).
- A completed Medical Report from the doctor who treated you. It is recommended that you submit this report with your initial application or as soon as possible afterwards.
- Application fee of €45 for an online application or €90 for an application through the post. You can pay this online or send a cheque.

You can find application forms on our website at www.piab.ie

You can submit your claim yourself directly to PIAB. The PIAB process is designed to be easy to use by all and we have a customer service centre ready to help you with any questions or queries you might have on the application or process. You may also choose to employ the services of a solicitor or professional representative. If you decide to have a solicitor or other professional submit the claim on your behalf, you will generally have to pay the cost of these services yourself. Deciding on whether to use a solicitor/professional representative (or not) is a matter solely for you to decide.

What happens next?

When we get your completed application forms and fee, we will write to the person you are holding responsible for your accident and/or their insurers and give them details of your claim.

The person you hold responsible for your injuries and against whom you are bringing a claim is called the Respondent.

The Respondent has 90 days to consent to PIAB assessing your claim. If the Respondent agrees to PIAB assessing your claim, we will proceed with our claim process. If they do not agree, we will give you a legal document called an 'Authorisation' which enables you to take the matter to court if you wish.

What does the claim process involve?

Step 1: We will gather information about your claim.

We may ask you to attend an independent medical examination. This will provide us with the up-to-date information of your injuries and will assist us in assessing your claim for compensation.



We will also ask you to send us a completed written list of any out-of-pocket expenses such as medical costs with supporting documentation and/or loss of earnings. These documents are called a Schedule of Special Damages and Loss of Earnings Certificate.

Step 2: When we have all the information we need, we will assess your claim. Our assessment is based on the medical information provided to us by you and/or the independent medical examiner/s. Your claim will be assessed using the same guidelines on compensation amounts as the Courts. (You can find more information on the <u>Personal Injuries Guidelines</u> on our website).

Step 3: Once your claim is assessed, we will send you and the Respondent a notice detailing our assessment of compensation. This document is called a 'Notice of Assessment'. You will have 28 days to review this and either accept or reject it. The Respondent will have 21 days to accept or reject it.

How long does the process take?

The average time it takes PIAB to assess a claim is 9 months from when PIAB receives the Respondent's consent to assess the claim. However, claims are assessed on a case-by-case basis and some exceptions may apply.

What happens if you and the other party accept PIAB's assessment of compensation?

We will issue an 'Order To Pay' to the Respondent or their insurer instructing them to pay the sum we awarded to you. This has the same status as a court order, and you should receive payment within a month of the Order to Pay being issued. If payment is not made quickly, you can follow up with us and we can provide further information.

What happens if you as the Claimant or the other party do not accept PIAB's assessment of compensation?

PIAB will issue you with a legal document called an 'Authorisation'. This will allow you to take the matter to court if you wish. That would be your decision and you would arrange that yourself.

Where can I get more information?

We have a dedicated customer service centre who are ready to help with any queries you may have. We are open 8am – 6pm Monday to Friday.



enquiries@piab.ie



0818 829 121

(if you are in Ireland)



0870 876 8121

(if you are in Northern Ireland or Britain)



+353 1 907 9521

(If you are in other countries)



www.piab.ie

Glossary of Terms

Claimant - You, the person who is making a claim.

Respondent – The person or organisation a claim is being made against.

Personal Injuries Guidelines – guidelines, adopted by the Judicial Council, which catalogue the compensation to be awarded by Judges or PIAB in respect of varying types of injury. Any departure from these Guidelines can only be for stated reasons.

General Damages – Level of damages you receive for pain and suffering.

Special Damages – Out of pocket expenses you incurred as a result for your accident for example, loss of earnings, medical expenses, travel expenses etc.

Notice of Assessment - Document issued to both parties detailing the PIAB assessment of compensation.

Order To Pay - Document issued by PIAB when an assessment has been accepted by both parties. This document has a similar status to a Court Order.

Scan with smart device to go to relevant link on our website

