



YOUR MEDICAL REPORT GUIDE



Medical reports are mostly prepared by General Practitioners or similarly qualified experts who are MedCo Accredited. All experts are required to pass an exam before they are allowed to prepare medical reports.

Your medical report is an integral part of your claims process, and we will be here to assist you from start to end. Below we will explain what you may find in your report.

FRONT PAGE

This has all the factual information about you, such as your name, address, and date of birth. It is very important to ensure your details are correct. You will also find the medical experts name on the report.

METHODOLOGY

Here you will find the experts duty to the court, they must be independent in their view and opinion. The expert also documents a list of what information they used to prepare the report.

ACCIDENT DETAILS

The Expert will capture information relating to the circumstances of the accident and this will be used to form a medical opinion and prognosis.

INJURIES/SYMPTOMS AND PRESENT POSITION REPORTED BY CLAIMANT

This section is based on the information you provided to the Expert, this will include any physical

injuries or psychological injuries. In the event that you think that the Expert has not referred to all symptoms or injuries that you had declared or has referred to them incorrectly, we would ask that you notify us immediately.

REFERRALS / TREATMENT

In this section you will see information that you provided to the expert, for example if you went to your GP after your accident or attended A&E.

EMPLOYMENT / EDUCATION

The details you provided to the expert at the time of your examination regarding your employment or education, and if you were forced to take time off; you will find this information here.

CONSEQUENTIAL EFFECTS

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

This is information the expert will ask you during the examination and this information will be found under this heading.

MEDICAL RECORDS REVIEW

The Medical Expert will record any information that is relevant when considering your accident. If required, this will be based on factual information recorded in your medical records.

PHYSICAL EXAMINATION

In this section you will see information regarding the physical examination that took place during your appointment, the expert will have examined injured areas that occurred as a result of the accident.

DIAGNOSIS, OPINION AND PROGNOSIS

Taking in to account all the information provided by you and the physical examination, the expert will make a clinical diagnosis based on his medical expertise and balance of probabilities of your injuries and provide his opinion on how long the symptoms will take to fully recover from the date of the accident.

PROSPECTS ON THE OPEN JOB MARKET

The Expert will comment on whether they believe that you will be disadvantaged in future employment as a result of the injuries sustained in the index accident.

FUTURE TREATMENT AND REHABILITATION

This section is based on the medical experts opinion, the medical expert may have recommended you take a course of physiotherapy or a referral to an alternate medical expert for further investigations because the injury is more severe and complex and beyond the experts scope of expertise.

AGREEMENT OF REPORT

In this section the expert will sign and date the report confirming the facts in the report have been verified with you.

STATEMENT OF TRUTH

This is a legal requirement signed by the expert required for the court. You will see that the report is addressed to the Court, as the Medical Expert's independent obligation is to provide their medical evidence to the Court, regardless of who it is for, who is paying for it, or who has instructed them to provide it.

MEDICAL EXPERT'S CURRICULUM VITAE

This section has the experts qualifications and experience.



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