



Apex Medico

A Tier 2 MedCo MRO

**Unrepresented claimant
Frequently Asked Questions**

Version 2

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What is the Official Injury Claims Portal?

The official Injury Claim portal is an online case management system which will guide you through your claim for compensation and will process the claim from start to end. Apex medico are on the list of approved medical report providers within the portal and handle the examination part of your claim.

Why should I use Apex Medico and not an independent medical expert?

Apex Medico is a well-established medical agency who ensures all our experts are vetted to a high standard, ensuring only the highly trained team of professionals with experience are chosen to prepare your report. Apex Medico will ensure you are guided through the whole claims process, so you have nothing to worry about. Our customer service team is available Monday to Friday 8am to 8pm to help you through the process and answer any questions you may have.

Apex Medico prepares thousands of reports every year and have thousands of appointments available every week. We can provide you with an appointment at a time and location convenient to you wherever you are in England Wales. With thousands of appointments available every week, we can offer greater flexibility in terms of the location, time and date of your medical appointment compared with choosing an Independent Medical Expert.

At Apex, we are committed to providing an exceptional service to our patients, with a focus upon clinical quality.

At Apex we are responsible for, and contribute to, good clinical governance. We do this through providing a high-quality service, assessing our performance, investing in technology, responding to feedback, continually learning and improving and speaking out if there are concerns.

We are also regularly audited by MedCo, who ensure we meet a strict criterion and maintain quality service standards.

What will Apex do for me:

Apex will be the middleman between you and the doctor; we will book your appointment and provide the report to you for your claim. Apex will support you through this section of your claim and enable this part of the process to run as smoothly as possible.

How long will my claim take?

There are a lot of things which will affect the length of time it takes to process your claim such as, if there are amendments on your report, the time between booking and the actual claim, and if you release the report immediately or wait for the prognosis to expire. A rough estimate would be between 3-6 months.

Who will talk to the doctor? Do I need to contact them?

The medical expert communication will be handled by Apex, the only time you need to talk to the doctor will be during the examination. Apex will follow up on report returns from the medical expert and ensure that time frames are kept to where possible. If there are amendments required, Apex will discuss these with the medical expert on your behalf.

What is a medical report? Why do I need one?

The medical report will outline the injuries sustained from the accident which will also be detailed in the report. Every claimant will have different injuries and the recovery prognosis of every injury will also vary. The medical report will specify what your claim is worth and give the insurer specifics on what they should pay to settle the claim. You will not need to pay for the medical report which Apex Medico will provide, this will be covered by the compensator.

How will I know when my examination is?

Once Apex have contacted you to arrange a medical appointment, the details of the exam will be sent via a letter in the post. Prior to the medical, Apex will call/text you to remind you about the appointment 24 hours before the exam date. Examination details can also be sent via email and text message on request.

How long does the medical exam take, when should I arrive to the exam and what do I need to take with me?

The medical exams take a minimum of 15 minutes to carry out and you will need to provide the medical expert with your photo ID prior to the exam commencing. Arriving around 10 minutes before the exam would be ideal (unless you received a notice on what to do at your examination due to Covid-19 restrictions). If you are late to the appointment the medical expert may not be able to see you and your exam will need to be rebooked. Please plan ahead and look at your route and parking options available.

What if I agree an exam date but then cannot attend?

Please contact Apex at your earliest opportunity and we will reschedule your appointment time and date for a more convenient time. Missing appointments with no notice may lead to DNA (did not attend) fees being charged, so it is important you contact Apex if you cannot attend your examination.

What will the medical expert ask me?

The medical expert will ask you about your personal details and the accident details. They will assess your injuries, any treatment received, and ask about any previous accidents. How the accident has affected you (work and home life) will also be noted. You may be supplied with a questionnaire prior to the exam to complete and take with you. Apex will include this in your booking details letter if this is required.

How will Covid-19 affect my claim?

Apex medico and its team of professionals have taken the necessary steps to ensure that our services are unaffected by Covid-19 and that your safety is not at risk. As standard, all medicals must take place on a face to face basis but in light of the pandemic where this cannot be permitted (for example due to lockdown restrictions) remote video call examinations have been arranged. Unless you have been contacted directly by a member of our team (who may inform you that your assigned expert may be self-isolating or you may have been identified as falling into the vulnerable person category), your appointment will still go ahead as planned. However, if you do not feel comfortable attending your appointment, you can rearrange it by calling us and letting us know on 0161 212 1142. If you need to attend a remote medical, the details of how this will take place will be discussed with you at the time it is arranged. You should also contact us if you have travelled to one of the countries listed in the Government updates or if you believe you have an underlying health condition which we may be unaware of that makes you a vulnerable person. If you are experiencing any of the symptoms issued in official guidance (a new continuous cough and/or high temperature) then you should

contact us immediately to rearrange your appointment. You should not attend your current appointment. Your rearranged appointment will take place no earlier than 14 days from the date you first experienced symptoms.

How much do you charge me to use your service?

Apex will not charge a fee to claimants directly for the use of our services; this will be covered by the compensator.

Who is the medical expert carrying out my exam?

Apex have a panel of medical experts based around the country. All of these medical experts have passed compliance checks and are registered on the GMC and with Medco. These experts remain up to date in their training and qualifications and are regularly vetted to ensure that we provide the best medical expert available to you. The expert selected for you will be based on convenience to you for the exam date and location.

How can I contact you? I work Monday-Friday 9am-5pm.

Apex can communicate with claimants via phone calls during business hours. We can also communicate with claimants through email, an out of hours contact number, or through our social media channels. All contact details can be found on the home page of our website.

What if there was someone else in the same car in the accident?

The other passenger will have to submit their claim separately to your claim through the same OIC portal you applied through.

What if I think my claim is worth more than £5000?

You cannot claim through OIC if the value of the claim is more than £5000. Apex cannot give you a value for the claim and legal advice should be sought if you are unsure.

I do not agree with the recovery prognosis the doctor has given me. Can you change this for me?

Apex can only pass on amendment requests to the medical expert; we cannot alter any report, even if there is simply a spelling mistake. All corrections or amendments must be reviewed and changed by the medical expert, but Apex will pass on all your concerns with a report on your behalf. You must log these errors in the Official Injury Claim portal, and not directly through Apex Medico.

Can I have an appointment at the weekend or evening?

Apex have 80% coverage of the UK for clinic venues, and a wide range of experts to choose from to conduct the examinations. Together with the claimant, Apex will find a suitable appointment for you, this does include weekends and evenings (evening exams are more limited but not impossible).

What if I do not wish to proceed with the claim?

Apex will support you through the claim where possible, but if you wish to cancel the claim altogether, please refer to the OIC portal to process the cancellation.

If I do not proceed with any recommend treatment, will I still get my claim pay out? Or will the claim only settle if I attend any recommended treatment?

This is solely up to the compensator; every case and insurer will have their own rules on this.

What if I need an interpreter?

If you require an interpreter for the examination, please notify Apex at the time of booking the exam.

If you have any questions or would like to start using Apex please get in touch at info@apexmedico.co.uk or call **0161 212 1142** or for out of hours contact **0739 416 0916 Monday-Friday 8am-8pm**