



---

## A guide to insurance policies after brain injury

---

Headway's publications are all available to freely download from the [information library](#) on the charity's website, while individuals and families can request hard copies of the booklets via the [helpline](#).

Please help us to continue to provide free information to people affected by brain injury by making a donation at [www.headway.org.uk/donate](http://www.headway.org.uk/donate). Thank you.

### Introduction

Following a serious injury, it is important that the injured party or their family checks their insurance policies to establish whether they have no-fault cover or critical illness cover which provides payment in the event of illness or injury.

Ideally you will have specialist personal injury cover. If not, 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. Cover may also be provided by employers. It is therefore important to check all these possibilities.

Also, if you have payment protection insurance (PPI) this could cover debt, loan and mortgage payments in the event of a serious injury or illness.

### What to do first

The first step is to check all insurance policy documentation, or to telephone the insurer or broker in the event that documentation 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 claimant to undergo a medical assessment, or to release their medical records, before a decision is made.

### What if the claim is reduced?

If the claim is refused, or if a reduced amount is awarded, you can make a complaint to the insurance company. If you 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 businesses and their customers.

The Financial Ombudsman Service will not accept a complaint until the insurance company's own complaints procedure has been followed to completion. A complaint to the



Financial Ombudsman Service must be made within six months of the date of the final response from the insurance company.

If the consumer accepts the Ombudsman's final decision before the set deadline, the decision becomes legally binding. This means that the organisation at fault is legally required to do whatever the Ombudsman tells it to do to put things right for the consumer, even if the organisation disagrees with the Ombudsman's decision.

The consumer does not have to accept the Ombudsman's decision if it is not in their favour. In this case, the decision is not legally binding and the consumer is free to make a claim through the Courts (although the consumer should note that time limits and other restrictions may apply).

## Further information

### Advice UK

Web: [www.adviceuk.org.uk](http://www.adviceuk.org.uk)

### Association of British Insurers

Web: [www.abi.org.uk](http://www.abi.org.uk)

### Citizens Advice Bureau

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

### Financial Ombudsman Service

Tel: 0800 023 4 567 (usually free from landlines) or 0300 123 9 123 (usually free from contract mobiles)

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

To discuss any issues raised in this factsheet, or to find details of our local groups and branches, please contact the Headway helpline free of charge on 0808 800 2244 (Monday - Friday, 9am-5pm) or by email at [helpline@headway.org.uk](mailto:helpline@headway.org.uk).

You can also find more information and contact details of groups and branches on our website at [www.headway.org.uk/supporting-you](http://www.headway.org.uk/supporting-you).

## Acknowledgements

This factsheet has been adapted from *A Guide to the Law Following Serious Injury* by kind permission of Stewarts Law LLP. Many thanks to Kara Smith at Stewarts Law for all her help and support.

To download *A Guide to the Law Following Serious Injury* visit [www.stewartslaw.com/services/personal-injury/legal-guides.aspx](http://www.stewartslaw.com/services/personal-injury/legal-guides.aspx).