

\*\*\*\* Portal Update Bulletin \*\*\*\*

### 1) What is the function of 'Article 75'?

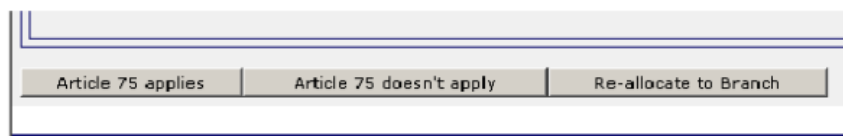
Following feedback regarding the use of Article 75 in the Rapid Claim Settlement portal, the following guidance is intended to clarify how it should be applied.

Article 75 is a mechanism to determine when an insurer has to investigate a claim under the terms of the Uninsured Drivers Agreements.

The Portal has been developed to allow an insurer to confirm their involvement as Article 75.

On receipt of a Claim Notification Form, a compensator or insurer has the option to Accept or Reject the claim as one for them to investigate.

If a claim has been Accepted as one for them to investigate, the next step is for the insurer to investigate liability and also confirm the capacity in which it will deal with the claim. In the web version of the portal the users are presented with the following options:



Compensators and insurers should only select the option "Article 75 applies" where, within the 15-day initial period for liability investigation, they are satisfied that they will be dealing with the case as Article 75 insurer..

This will extend the time limit for liability investigations to 30 days in line with all other Uninsured MIB cases.

Insurers who will be dealing with claim under their policy, or because of their obligations under the Road Traffic Act should select the option "Article 75 doesn't apply".

Users should be careful to select the correct option, as there is no confirmation step to prevent error in selection.

If compensators or Insurers require further information on the application of Article 75 they should contact their MIB representative.

Please direct any further queries to the Portal helpdesk – details below.

#### One Stop Portal Helpdesk

Email: [helpdesk@rapidclaimsettlement.org.uk](mailto:helpdesk@rapidclaimsettlement.org.uk)

Telephone: 0844 257 0674

7am – 7pm Monday to Friday

8am – 2pm Saturday

All queries are provided with a ticket number for ease of future communication.

Alternatively please visit [www.rtapiclaimsprocess.org.uk](http://www.rtapiclaimsprocess.org.uk) for further assistance