



GUIDE TO THE CRIMINAL INJURIES COMPENSATION (OVERSEAS) (CIC(O)) SCHEME

(EFFECTIVE FROM 1 APRIL 2001)

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Criminal Injuries Compensation (Overseas) Scheme

(Effective from 1 April 2001)

Introduction

1. The Ministry of Defence operates a discretionary, ex-gratia, scheme under which lump sum payments may be made to members of the Armed Forces and their accompanying eligible dependants who, while serving overseas, sustain injury (including death) directly attributable to a crime of violence. The Scheme also covers members of the cadet forces and their instructors as well as members of the Reserve forces whilst overseas. Whether or not to make such a payment, and the level of any payment, is wholly within the discretion of the Defence Council. Compensation is **not** payable where death or injury is the result of war operations or military activity by warring factions

2. The Scheme is designed to give comparable levels of compensation to those which would have been awarded by the Criminal Injuries Compensation Authority had the incident occurred in Great Britain. A separate scheme administered by the Northern Ireland Office operates in Northern Ireland. This instruction sets out the MoD Scheme.

Contact points

3. If you wish to lodge an application, you should contact the following as appropriate:

(a) *Army personnel* - Army Legal Assistance, BFPO 39

(b) *RAF personnel* - OC P1 or OC PSF at your unit

(c) *RN & RM Officers* – SP Pol Pensions 3, Level 7, Zone I, Main Building, London, SW1A 2HB

(d) *All other RN & RM personnel* - Legal Aid Officer, HMS Nelson, Portsmouth, PO1 3HH

Administration of the Scheme

4. All applications received on or after 1 April 2001 for the payment of compensation to, or in respect of, persons who have sustained criminal injury will be considered under this Scheme.

The appropriate Service Awards Panel will determine claims for compensation in accordance with this Scheme. Appeals will be determined by next higher level of panel (up to 2* level) and will be referred to as "the Service Appeals Panel".

The Service Awards Panel will be responsible for deciding, in accordance with this Scheme, what awards (if any) should be made in individual cases, and how they should be paid. Their decisions will be open to appeal to the Service Appeals Panel, in accordance with this Scheme.

Eligibility to apply for compensation

5. Compensation may be paid in accordance with this Scheme:
- (a) to an applicant who has sustained a criminal injury on or after 1 December 1979;
 - (b) where the victim of a criminal injury sustained on or after 1 December 1979 has since died, to an applicant who is a qualifying claimant for the purposes of paragraph 38 (compensation in fatal cases).

For the purposes of this Scheme, "applicant" means any person for whose benefit an application for compensation is made, even where it is made on his/her behalf by another person.

6. No compensation will be paid under this Scheme where the applicant has previously lodged any claim for compensation in respect of the same criminal injury under this or any other scheme for the compensation of the victims of violent crime in operation outside Great Britain.

7. For the purposes of this Scheme, "criminal injury" means one or more personal injuries as described in the following paragraph, being an injury sustained outside Great Britain (see Note 1) and directly attributable to:

- (a) a crime of violence (including arson, fire-raising or an act of poisoning); or
- (b) the apprehension or attempted apprehension of an offender or a suspected offender, the prevention or attempted prevention of an offence, or the giving of help to any constable who is engaged in any such activity.

8. For the purposes of this Scheme, personal injury includes physical injury (including fatal injury), mental injury (that is temporary mental anxiety, medically verified, or a disabling mental illness confirmed by psychiatric diagnosis) and disease (that is a medically recognised illness or condition). Mental injury or disease may either result directly from the physical injury or from a sexual offence or may occur without any physical injury. Compensation will not be payable for mental injury or disease without physical injury, or in respect of a sexual offence, unless the applicant:

- (a) was put in reasonable fear of immediate physical harm to his/her own person; or
- (b) had a close relationship of love and affection with another person at the time when that person sustained physical and/or mental injury (including fatal injury) directly attributable to conduct within paragraph 7(a), (b) or (c), and
 - (i) that relationship still subsists (unless the victim has since died), and
 - (ii) the applicant either witnessed and was present on the occasion when the other person sustained the injury, or was closely involved in its immediate aftermath; or
- (c) in a claim arising out of a sexual offence, was the non-consenting victim of that offence (which does not include a victim who consented in fact but was deemed in law not to have consented).

9. It is not necessary for the assailant to have been convicted of a criminal offence in connection with the injury. Moreover, even where the injury is attributable to conduct within paragraph 7(a) in respect of which the assailant cannot be convicted of an offence by reason of age, insanity or diplomatic immunity, the conduct may nevertheless be treated as constituting a criminal act.

10. A personal injury is not a criminal injury for the purposes of this Scheme where the injury is attributable to the use of a vehicle, except where the vehicle was used so as deliberately to inflict, or attempt to inflict, injury on any person.

11. Where an injury is sustained accidentally by a person who is engaged in:

- (a) any of the law-enforcement activities described in paragraph 7(c), or
- (b) any other activity directed to containing, limiting or remedying the consequences of a crime,

compensation will not be payable unless the person injured was, at the time he/she sustained the injury, taking an exceptional risk which was justified in all the circumstances.

Eligibility to receive compensation

12. The Service Awards Panel may withhold or reduce an award where it considers that:

- (a) the applicant failed to take, without delay, all reasonable steps to inform the Service police, local civil police, or other body or person considered by the Service Awards Panel to be appropriate for the purpose, of the circumstances giving rise to the injury; or
- (b) the applicant failed to co-operate with the Service police or local civil police or other authority in attempting to bring the assailant to justice; or
- (c) the applicant has failed to give all reasonable assistance to the Service Awards Panel or other body or person in connection with the application; or
- (d) the conduct of the applicant before, during or after the incident giving rise to the application makes it inappropriate that a full award or any award at all be made; or
- (e) the applicant's character as shown by his/her criminal convictions (excluding convictions spent under the Rehabilitation of Offenders Act 1974 at the date of application or death) or by evidence available to the Service Awards Panel (eg Service conduct sheets) makes it inappropriate that a full award or any award at all be made.

13. In considering the issue of conduct under paragraph 12(d) above, the Service Awards Panel may withhold or reduce an award where it considers that excessive consumption of alcohol or use of illicit drugs by the applicant contributed to the circumstances which gave rise to the injury in such a way as to make it inappropriate that a full award, or any award at all, be made.

14. Where the victim has died since sustaining the injury (whether or not in consequence of it), paragraphs 12 and 13 will apply in relation both to the deceased and to any applicant for compensation under paragraphs 35-42 (fatal awards).

15. The Service Awards Panel will make an award only where it is satisfied:
- (a) that there is no likelihood that an assailant would benefit if an award were made; or
 - (b) where the applicant is under 18 years of age when the application is determined, that it would not be against his/her interest for an award to be made.
16. Where, at the time when the injury was sustained, the victim and any assailant (whether or not that assailant actually inflicted the injury) were living in the same household as members of the same family, an award will be withheld unless:
- (a) the assailant has been prosecuted in connection with the offence, except where the Service Awards Panel considers that there are practical, technical or other good reasons why a prosecution has not been brought; and
 - (b) in the case of violence between adults in the family, the Service Awards Panel is satisfied that the applicant and the assailant stopped living in the same household before the application was made and are unlikely to share the same household again.

For the purposes of this paragraph, a man and woman living together as husband and wife will be treated as members of the same family.

Consideration of applications

17. An application for compensation under this Scheme in respect of a criminal injury ("injury" hereafter in this Scheme) must be made in writing on a form obtainable from the appropriate contact point (as set out in paragraph 3). It should be made as soon as possible after the incident giving rise to the injury and must be countersigned by the Commanding Officer within two years of the date of the incident. The Service Awards Panel may waive this time limit where it considers that, by reason of the particular circumstances of the case, it is reasonable and in the interests of justice to do so.
18. It will be for the applicant to make out his/her case including, where appropriate:
- (a) making out his/her case for a waiver of the time limit in the preceding paragraph; and
 - (b) satisfying the Service Awards Panel dealing with his/her application (including the reconsideration of a decision under paragraphs 53-55) that an award should not be reconsidered, withheld or reduced under any provision of this Scheme.
- Where an applicant is represented, the costs of representation will not be met by the Service Awards Panel.
19. The Service Awards Panel may make such directions and arrangements for the conduct of an application, including the imposition of conditions, as it considers appropriate in all the circumstances. The standard of proof to be applied by the Service Awards Panel in all matters before it will be the balance of probabilities.
20. Where the Service Awards Panel considers that an examination of the injury is

required before a decision can be reached, it will make arrangements for such an examination by a duly qualified medical practitioner. Reasonable expenses incurred by the applicant in that connection will be met by the MOD in the event that this cannot be achieved through Service sources.

Types and limits of compensation

21. Subject to the other provisions of this Scheme, the compensation payable under an award will be:

- (a) a standard amount of compensation determined by reference to the nature of the injury in accordance with paragraphs 24-27;
- (b) where the applicant has lost earnings or earning capacity for longer than 28 weeks as a direct consequence of the injury (other than injury leading to his/her death), an additional amount in respect of such loss of earnings, calculated in accordance with paragraphs 28-32;
- (c) where the applicant has lost earnings or earning capacity for longer than 28 weeks as a direct consequence of the injury (other than injury leading to his/her death) or, if not normally employed, is incapacitated to a similar extent, an additional amount in respect of any special expenses, calculated in accordance with paragraphs 33-34;
- (d) where the victim has died in consequence of the injury, the amount or amounts calculated in accordance with paragraphs 35-41;
- (e) where the victim has died otherwise than in consequence of the injury, a supplementary amount calculated in accordance with paragraph 42.

22. The maximum award that may be made (before any reduction under paragraphs 12-14 above) in respect of the same injury will not exceed £500,000. For these purposes, where the victim has died in consequence of the injury, any application made by the victim before his/her death and any application made by any qualifying claimant or claimants after his/her death will be regarded as being in respect of the same injury.

23. The injury, or any exacerbation of a pre-existing condition, must be sufficiently serious to qualify for compensation equal at least to the minimum award under this Scheme in accordance with paragraph 24, but lesser compensation may be paid if an award is reduced under paragraphs 12, 13 or 14 of the Scheme.

Standard amount of compensation

24. The standard amount of compensation will be the amount shown in respect of the relevant description of injury in the Tariff, which sets out:

- (a) a scale of fixed levels of compensation;
- (b) the level and corresponding amount of compensation for each description of injury; and
- (c) qualifying notes.

Level 1 represents the minimum award under this Scheme, and Level 25 represents the maximum award for any single description of injury. Where the injury has the effect of accelerating or exacerbating a pre-existing condition, the compensation awarded will reflect only the degree of acceleration or exacerbation.

25. Minor multiple injuries will be compensated in accordance with Note 12 to the Tariff. The standard amount of compensation for more serious but separate multiple injuries will, unless expressly provided for otherwise in the Tariff, be calculated as:

- (a) the Tariff amount for the highest-rated description of injury; plus
- (b) 30 per cent of the Tariff amount for the second highest-rated description of injury; plus, where there are three or more injuries,
- (c) 15 per cent of the Tariff amount for the third highest-rated description of injury.

26. Where the Service Awards Panel considers that any description of injury for which no provision is made in the Tariff is sufficiently serious to qualify for at least the minimum award under this Scheme, it will, following consultation with the Criminal Injuries Compensation Authority, refer the injury to the Defence Council. In doing so the Service Awards Panel will recommend to the Defence Council both the inclusion of that description of injury in the Tariff and also the amount of compensation for which it should qualify. Any such consultation with the Criminal Injuries Compensation Authority, must not refer to the circumstances of any individual application for compensation under this Scheme other than the relevant medical reports.

27. Where the Service Awards Panel considers that any description of injury for which no provision is made in the Tariff is sufficiently serious to qualify for at least the minimum amount payable under this scheme, they will use their discretion in deciding the level of any award to be made.

Compensation for loss of earnings

28. Where the applicant has lost earnings or earning capacity for longer than 28 weeks as a direct consequence of the injury (other than injury leading to his/her death), no compensation in respect of loss of earnings or earning capacity will be payable for the first 28 weeks of loss. The period of loss for which compensation may be payable will begin after 28 weeks incapacity for work and continue for such period as the Service Awards Panel may determine.

29. For a period of loss ending before or continuing to the time the claim is assessed, the net loss of earnings or earning capacity will be calculated on the basis of:

- (a) the applicant's emoluments (being any profit or gain accruing from an office or employment) at the time of the injury and what those emoluments would have been during the period of loss; and
- (b) any emoluments which have become payable to the applicant in respect of the whole or part of the period of loss, whether or not as a result of the injury; and
- (c) any changes in the applicant's pension rights; and
- (d) in accordance with paragraphs 43-45 (reductions to take account of other payments), any social security benefits, insurance payments and pension which have

become payable to the applicant during the period of loss; and

(e) any other pension which has become payable to the applicant during the period of loss, whether or not as a result of the injury.

30. Where, at the time the claim is assessed, the Service Awards Panel considers that the applicant is likely to suffer continuing loss of earnings and/or earning capacity, an annual rate of net loss (the multiplicand) or, where appropriate, more than one such rate will be calculated on the basis of:

(a) the current rate of net loss calculated in accordance with the preceding paragraph; and

(b) such future rate or rates of net loss (including changes in the applicant's pension rights) as the Service Awards Panel may determine; and

(c) the Service Awards Panel's assessment of the applicant's future earning capacity; and

(d) in accordance with paragraphs 43-45 (reductions to take account of other payments), any social security benefits, insurance payments and pension which will become payable to the applicant in future; and

(e) any other pension which will become payable to the applicant in future, whether or not as a result of the injury.

The compensation payable in respect of each period of continuing loss will be a lump sum, which is the product of that multiplicand and an appropriate multiplier. When the loss does not start until a future date, the lump sum will be discounted to provide for the present value of the money. The Service Awards Panel will assess an appropriate, discount factor, or life expectancy by reference to the tables in *Note 3*, and may make such adjustments as it considers appropriate to take account of any factors and contingencies which appear to the Panel to be relevant. The tables in *Note 3* set out the multipliers and (where applicable) discounts and life expectancies to be applied.

(a) Table A is to be applied to various periods of future loss to allow for the accelerated receipt of compensation;

(b) Table B sets out the discount factor, by which the lump sum is to be multiplied, when the loss does not start until various periods in the future;

(c) Table C is a life expectancy table, and in the absence of other factors affecting life expectancy, the table sets out the age to be applied when assessing a multiplier based on pecuniary loss for life.

31. Where the Service Awards Panel considers that the approach in the preceding paragraph is impracticable, the compensation payable in respect of continuing loss of earnings and/or earning capacity will be such other lump sum as the Panel may determine.

32. Any rate of net loss of earnings or earning capacity (before any reduction in accordance with this Scheme) which is to be taken into account in calculating any compensation payable under paragraphs 28-31 must not exceed one and a half times the gross average industrial earnings at the time of assessment according to the latest figures published by the Office for National Statistics.

Compensation for special expenses

33. Where the applicant has lost earnings or earning capacity for longer than 28 weeks

as a direct consequence of the injury (other than injury leading to his/her death), or, if not normally employed, is incapacitated to a similar extent, additional compensation may be payable in respect of any special expenses incurred by the applicant from the date of the injury for:

- (a) loss of or damage to property or equipment belonging to the applicant on which he/she relied as a physical aid, where the loss or damage was a direct consequence of the injury;
- (b) costs (other than by way of loss of earnings or earning capacity) associated with National Health Service treatment for the injury;
- (c) the cost of private health treatment for the injury, but only where the Service Awards Panel considers that, in all the circumstances, both the private treatment and its cost are reasonable;
- (d) the reasonable cost, to the extent that it falls to the applicant, of
 - (i) special equipment, and/or
 - (ii) adaptations to the applicant's accommodation, and/or
 - (iii) care, whether in a residential establishment or at home, which are not provided or available free of charge from the National Health Service, local authorities or any other agency, provided that the Service Awards Panel considers such expense to be necessary as a direct consequence of the injury; and
 - (iv) the cost of the Court of Protection or of the curator bonis.

In the case of (d)(iii), the expense of unpaid care provided at home by a relative or friend of the victim will be compensated by having regard to the level of care required, the cost of a carer, assessing the carer's loss of earnings or earning capacity and/or additional personal and living expenses, as calculated on such basis as the Service Awards Panel considers appropriate in all the circumstances. Where the foregoing method of assessment is considered by the Service Awards Panel not to be relevant in all the circumstances, the compensation payable will be such sum as the Panel may determine having regard to the level of care provided.

34. Where, at the time the claim is assessed, the Service Awards Panel is satisfied that the need for any of the special expenses mentioned in the preceding paragraph is likely to continue, the Panel will determine the annual cost and select an appropriate multiplier in accordance with paragraph 30 (future loss of earnings), taking account of any other factors and contingencies which appear to the Panel to be relevant.

Compensation in fatal cases

35. Where the victim has died in consequence of the injury, no compensation other than funeral expenses will be payable for the benefit of his/her estate. Such expenses will, subject to the application of paragraphs 12 and 13 in relation to the actions, conduct and character of the deceased, be payable up to an amount considered reasonable by the Service Awards Panel, even where the person bearing the cost of the funeral is otherwise ineligible to claim under this Scheme.

36. Where the victim has died since sustaining the injury, compensation may be payable, subject to paragraphs 12-14 (actions, conduct and character), to any claimant (a "qualifying claimant") who at the time of the deceased's death was:

- (a) the partner of the deceased, being only, for these purposes:
 - (i) a person who was living together with the deceased as husband and wife or as a same sex partner in the same household immediately before the date of death and who, unless formally married to him/her, had been so living throughout the two years before that date, or
 - (ii) a spouse or former spouse of the deceased who was financially supported by him/her immediately before the date of death; or
- (b) a natural parent of the deceased, or a person who was not the natural parent, provided that he/she was accepted by the deceased as a parent of his/her family; or
- (c) a natural child of the deceased, or a person who was not the natural child, provided that he/she was accepted by the deceased as a child of his/her family or was dependent on him/her.

Where the victim has died in consequence of the injury, compensation may be payable to a qualifying claimant under paragraphs 37-40 (standard amount of compensation, dependency, and loss of parent). Where the victim has died otherwise than in consequence of the injury, and before title to the award has been vested in the victim (see paragraph 50), no standard amount or other compensation will be payable to the estate or to a qualifying claimant other than under paragraph 42 (supplementary compensation). A person who was criminally responsible for the death of a victim may not be a qualifying claimant.

37. In cases where there is only one qualifying claimant, the standard amount of compensation will be Level 13 of the Tariff, save that where the Service Awards Panel is aware of the existence of one or more other persons who would in the event of their making a claim become a qualifying claimant, the standard amount of compensation will be level 10 of the Tariff. Where there is more than one qualifying claimant, the standard amount of compensation for each claimant will be Level 10 of the Tariff. A former spouse of the deceased is not a qualifying claimant for the purposes of this paragraph.

38. Additional compensation calculated in accordance with the following paragraph may be payable to a qualifying claimant where the Service Awards Panel is satisfied that the claimant was financially or physically dependent on the deceased. A financial dependency will not be established where the deceased's only normal income was from:

- (a) United Kingdom social security benefits; or
- (b) social security benefits or similar payments from the funds of other countries.

39. The amount of compensation payable in respect of dependency will be calculated on a basis similar to paragraphs 29-32 (loss of earnings) and paragraph 33(d)(iii) (cost of care). The period of loss will begin from the date of the deceased's death and continue for such period as the Service Awards Panel may determine, with no account being taken, where the qualifying claimant was formally married to the deceased, of remarriage or prospects of remarriage. In assessing the dependency, the Service Awards Panel will take account of the qualifying claimant's income and emoluments (being any profit or gain accruing from an office or employment), if any. Where the deceased had been living in the same household as the qualifying claimant before his/her death, the Service Awards Panel will, in calculating the multiplicand, make such proportional reduction as it considers appropriate to take account of the deceased's own personal and living expenses.

40. Where a qualifying claimant was under 18 years of age at the time of the deceased's

death and was dependent on him/her for parental services, the following additional compensation may also be payable:

- (a) a payment for loss of that parent's services at an annual rate of Level 5 of the Tariff; and
- (b) such other payments as the Service Awards Panel considers reasonable to meet other resultant losses.

Each of these payments will be multiplied by an appropriate multiplier selected by the Service Awards Panel in accordance with paragraph 30 (future loss of earnings), taking account of the period remaining before the qualifying claimant reaches age 18 and of any other factors and contingencies which appear to the Panel to be relevant.

41. Application may be made under paragraphs 35-40 (compensation in fatal cases) even where an award had been made to the victim in respect of the same injury before his/her death. Any such application will be subject to the conditions set out in paragraphs 56-57 for the re-opening of cases, and any compensation payable to the qualifying claimant or claimants, except payments made under paragraphs 35 and 37 (funeral expenses and standard amount of compensation), will be reduced by the amount paid to the victim. The amounts payable to the victim and the qualifying claimant or claimants will not in total exceed £500,000.

42. Where a victim who would have qualified for additional compensation under paragraph 21(b) (loss of earnings) and/or paragraph 21(c) (special expenses) has died, otherwise than in consequence of the injury, before such compensation was awarded, supplementary compensation under this paragraph may be payable to a qualifying claimant who was financially dependent on the deceased within the terms of paragraph 38 (dependency), whether or not a relevant application was made by the victim before his/her death. Payment may be made in accordance with paragraph 29 in respect of the victim's loss of earnings (except for the first 28 weeks of the victim's loss of earnings and/or earning capacity) and in accordance with paragraph 33 in respect of any special expenses incurred by the victim before his/her death. The amounts payable to the victim and the qualifying claimant or claimants will not in total exceed £500,000.

Effect on awards of other payments

43. All awards payable under this Scheme, except those payable under paragraphs 24, 25, 37 and 40(a) (Tariff-based amounts of compensation), will be subject to a reduction to take account of social security benefits (or other state benefits) or insurance payments made by way of compensation for the same contingency. The reduction will be applied to those categories or periods of loss or need for which additional or supplementary compensation is payable, including compensation calculated on the basis of a multiplicand or annual cost. The amount of the reduction will be the full value of any relevant payment which the applicant has received, or to which he/she has or may have any present or future entitlement, by way of:

- (a) United Kingdom social security benefits (or other state benefits);
- (b) Social security benefits or similar payments from the funds of other countries;
- (c) payments under insurance arrangements, including, where a claim is made under paragraphs 33(c) and (d) and 34 (special expenses), insurance personally effected, paid for and maintained by the personal income of the victim or, in the case of a person under 18 years of age, by his/her parent. Insurance so personally

effected will otherwise be disregarded.

In assessing the value of any such benefits and payments, account may be taken of any income tax liability likely to reduce their value.

44. Where, in the opinion of the Service Awards Panel, an applicant may be eligible for any of the benefits and payments mentioned in the preceding paragraph, an award may be withheld until the applicant has taken such steps as the Service Awards Panel considers reasonable to claim them.

45. Where the victim is alive, any compensation payable under paragraphs 28-32 (loss of earnings) will be reduced to take account of any pension accruing as a result of the injury. Where the victim has died in consequence of the injury, any compensation payable under paragraphs 38-39 (dependency) will similarly be reduced to take account of any pension payable, as a result of the victim's death, for the benefit of the applicant. Where such pensions are taxable, one half of their value will be deducted, but they will otherwise be deducted in full (where, for example, a lump sum payment not subject to income tax is made). For the purposes of this paragraph, "pension" means any payment payable as a result of the injury or death in pursuance of pension or any other rights connected with the victim's employment, and includes any gratuity of that kind and similar benefits payable under insurance policies paid for by the victim's employers. Pension rights accruing solely as a result of payments by the victim or a dependant will be disregarded.

46. An award payable under this Scheme will be reduced by the full value of any payment in respect of the same injury which the applicant has received by way of:

- (a) any criminal injury compensation award made under or pursuant to arrangements in force at the relevant time in Northern Ireland;
- (b) any compensation award or similar payment from the funds of other countries;
- (c) any award where:
 - (i) a civil court has made an order for the payment of damages;
 - (ii) a claim for damages and/or compensation has been settled on terms providing for the payment of money;
 - (iii) payment of compensation has been ordered by a criminal court in respect of personal injuries.

In the case of (a) or (b), the reduction will also include the full value of any payment to which the applicant has any present or future entitlement.

47. Where a person in whose favour an award under this Scheme is made subsequently receives any other payment in respect of the same injury in any of the circumstances mentioned in the preceding paragraph, but the award made under this Scheme was not reduced accordingly, he/she will be required to repay the Service Awards Panel in full up to the amount of the other payment.

Re-opening of cases

48. A decision made by the Service Awards Panel and accepted by the applicant will normally be regarded as final. The Service Awards Panel may, however, subsequently re-open a case where there has been such a material change in the victim's medical condition that injustice would occur if the original assessment of compensation were allowed to stand, or where he/she has since died in consequence of the injury.

49. A case will not be re-opened more than two years after the date of the final decision unless the Service Awards Panel is satisfied, on the basis of evidence presented in support of the application to re-open the case, that the renewed application can be considered without a need for further extensive enquiries.

Determination of applications and payment of awards

50. An application for compensation under this Scheme will be determined by the Service Awards Panel, and written notification of the decision will be sent to the applicant or his/her representative. The Service Awards Panel may make such directions and arrangements, including the imposition of conditions, in connection with the acceptance, settlement or trust, payment, repayment and/or administration of an award as it considers appropriate in all the circumstances. Any such directions and arrangements, including any settlement or trust may be made having regard to the interests of the applicant (whether or not a minor or a person under an incapacity) as well as to considerations of public policy (including the desirability of providing for the return of any parts of an award which may prove to be surplus to the purposes for which they were awarded) on terms which do not exhaust the beneficial interest in the award and which provide, either expressly or by operation of law, for the balance of any trust fund to revert to the MOD. Subject to any such arrangements, including the special procedures in paragraph 52 (purchase of annuities), and to paragraphs 53-55 (reconsideration of decisions), title to an award offered will be vested in the applicant when the Service Awards Panel has received notification in writing that he/she accepts the award.

51. Compensation will normally be paid as a single lump sum, but one or more interim payments may be made where the Service Awards Panel considers this appropriate. Once an award has been paid to an applicant or his/her representative, the following paragraph does not apply.

52. Where prior agreement is reached between the Service Awards Panel and the applicant or his/her representative, an award may consist in whole or in part of an annuity or annuities, purchased for the benefit of the applicant or to be held on trust for his/her benefit. Once that agreement is reached, the Service Awards Panel will take the instructions of the applicant or his/her representative as to which annuity or annuities should be purchased. Any expenses incurred will be met from the award.

Reconsideration of decisions

53. A decision made by the Service Awards Panel may be reconsidered at any time before actual payment of a final award where there is new evidence or a change in circumstances. In particular, the fact that an interim payment has been made does not preclude the Service Awards Panel from reconsidering issues of eligibility for an award.

54. Where an applicant has already been sent written notification of the decision on his/her application, he/she will be sent written notice that the decision is to be reconsidered, and any representations which he/she sends to the Service Awards Panel within 30 days of the date of such notice will be taken into account in reconsidering the decision. Whether or not any such representations are made, the applicant will be sent written notification of the outcome of the reconsideration, and where the original decision is not confirmed, such notification will include the revised decision.

55. Where a decision to make an award has been made by a claims officer in accordance with a direction by adjudicators on determining an appeal, but before the award has been paid the claims officer considers that there is new evidence or a change in circumstances which justifies reconsideration whether the award should be withheld or the amount of compensation reduced, the Authority will refer the case to the Panel for rehearing

under paragraph 57.

Review of decision

56. An applicant may seek a review of any decision under this Scheme by the Service Awards panel:

- (a) not to waive the time limit in paragraph 16 (application for compensation) or paragraph 58 (application for review); or
- (b) not to re-open a case under paragraph 53-55; or
- (c) to withhold an award, including such decision made on reconsideration of an award under paragraphs 53-55; or
- (d) to make an award, including a decision to make a reduced award whether or not on reconsideration of an award under paragraphs 46
- (e) to seek repayment of an award under paragraph 47.

An applicant may not however, seek the review of any such decision where the decision was itself made on a review under paragraph 58.

57. An application for the review of a decision by the Service Awards Panel must be made to the Authority in writing within 30 days of our rejection letter. Then the applicant has a total of 90 days from the date of our letter to submit the reasons together with any relevant additional information. It must be received by the authority within 90 days of the date of the decision to be reviewed, by this time limit, in exceptional circumstances, be waived where the Service Awards panel more senior than the one who made the original decision that:

- (a) any extension requested by the applicant within the 90 days is based on good reason; or
- (b) it would be in the interests of justice to do so.

58. All applications for review will be considered by the Service Awards Panel more senior than any Service Awards panel members who has previously dealt with the case. The Panel conducting the review will reach their decision in accordance with the provisions of this Scheme applying to the original application, and they will not be bound by earlier decisions either as to the eligibility of the applicant for an award or as to the amount of an award. The applicant will be sent written notification of the outcome of the review, giving reason for the review decision, and the Authority will, unless it receives notice of appeal, ensure that a determination of the original application is made in accordance with the review decision.

Appeals

59. An applicant who is dissatisfied with a decision taken on review under paragraph 58 may appeal against the decision by giving written notice of appeal to the Authority. Such notice of appeal must be supported by reasons for the appeal together with any relevant additional material which the appellant wishes to submit, and must be received by the Service Awards Panel within 30 days of the date of the review decision. The appeal will be considered by the Service Appeals Panel which will consist of representatives not involved in the original decision, nor the review decision. The Appeals Panel will generally take a decision on the basis of written evidence, but if necessary an oral hearing may be convened.

60. The Service Awards Panel may, in exceptional circumstances, waive the time limit in the preceding paragraph where it is considered that any extension requested by the appellant within the 30 days is based on good reasons or that it would be in the interests of justice to do so.

61. Where the appellant is represented for the purposes of the appeal, the costs of representation will not be met by the Service Awards Panel.

62. Written notification of the outcome of the appeal, giving reasons for the decision, will be sent to the appellant or his/her representative.

Notes to the Scheme

(see paragraph 7)

Note 1 Definition of Great Britain

- (a) For the purposes of paragraph 7 of this Scheme, an injury is sustained in Great Britain where it is sustained:
- (i) on a British aircraft, hovercraft or ship (see Note 2); or
 - (ii) on, under or above an installation in a designated area within the meaning of section 1(7) of the Continental Shelf Act 1964 or any waters within 500 metres of such an installation; or
 - (iii) in a lighthouse off the coast of Great Britain.
- (b) For the purposes of paragraph 7 of this Scheme, Great Britain includes that part of the Channel Tunnel designated part of Great Britain by the Channel Tunnel Act 1987. Within that part of the Tunnel or in the control zones within the meaning of the Channel Tunnel (International Arrangements) Order 1993 (SI No 1813), this Scheme applies to:
- (i) anyone injured by a UK "officer" (as defined by Article 1(d) of the Protocol made under the Channel Tunnel Treaty signed at Sangette on 25 November 1991) in the exercise of his duties, and
 - (ii) any UK "officer" injured in the exercise of his duties, but it does not apply to:
 - (iii) anyone (except a UK officer in the exercise of his duties) injured by a non-UK "officer" in the exercise of his duties, and
 - (iv) any non-UK "officer" injured in the exercise of his duties, and such persons must pursue their remedy under the relevant national law.

Note 2 Definition of British Craft

In Note 1 above:

- (a) "British aircraft" means a British controlled aircraft within the meaning of section 92 of the Civil Aviation Act 1982 (application of criminal law to aircraft), or one of Her Majesty's aircraft;
- (b) "British hovercraft" means a British controlled hovercraft within the meaning of that section (as applied in relation to hovercraft by virtue of provision made under the Hovercraft Act 1968), or one of Her Majesty's hovercraft; and
- (c) "British ship" means any vessel used in navigation which is owned wholly by persons of the following descriptions, namely:
- (i) British citizens, or
 - (ii) bodies corporate incorporated under the law of some part of, and having their principal place of business in, the United Kingdom, or
 - (iii) Scottish partnerships, or one of Her Majesty's ships.

The references in this Note to Her Majesty's aircraft, hovercraft or ships are references to aircraft, hovercraft or ships which belong to, or are exclusively used in the service of, Her Majesty in right of the government of the United Kingdom.

Note 3 Illustrative Multipliers

(see paragraph 30)

Table A

(This converts an annual loss over a period of years into a lump sum payable at the beginning of that period)

Years of Loss	Multiplier
5	5
6	5.5
7	6
8	7
9	7.5
10	8
11	8.5
12	9
13	9.5
14	10
15	10.5
16	11
17	11.5
18	12
19	12.5
20	13
25	15
30	16
35	17
40	18
50	20

Table B **Discount Factors**

Period of years	Discount in Future	Period of years In Future	Discount
5	.80	17	.48
6	.77	18	.46
7	.74	19	.44
8	.71	20	.42
9	.68	25	.34
10	.65	30	.27
11	.62	35	.22
12	.59	40	.18
13	.57	50	.12
14	.54		
15	.52		
16	.50		

Table C **Life expectancy table**

Age at date of assessment	Age to which expected to live for purposes of calculation	
	Males	Females
0-25	80	84
26-50	81	84
51-60	81	85
61-65	82	85
66-70	83	86
71-73	84	87
74-76	85	87
77-78	86	88
79-80	87	89
81	88	89
82	88	90
83	89	90
84-85	90	91
86	91	92
87-88	92	93

89	93	94
90	94	95

ANNEX "A"

CRIMINAL INJURIES COMPENSATION (OVERSEAS) SCHEME

Level of compensation	Amount
1	£1,000
2	£1,250
3	£1,500
4	£1,750
5	£2,000
6	£2,500
7	£3,300
8	£3,800
9	£4,400
10	£5,500
11	£6,600
12	£8,200
13	£11,000
14	£13,500
15	£16,500
16	£19,000
17	£22,000
18	£27,000
19	£33,000
20	£44,000
21	£55,000
22	£82,000
23	£110,000
24	£175,000
25	£250,000

General Notes to Tariff of Injuries

(Notes 1-3 follow paragraph 59 of the Scheme)

4. *Where the tariff compensates for an operation the award includes provision for the normal operation scarring.*

5. *When compensation is paid for physical injury or for any sexual offence described in the tariff, a separate award for mental injury will not be made (as the tariff award includes an element of compensation for this); save that in the case of an award for physical injury, if the compensation for mental injury is the same as, or higher than, the level of compensation for the physical injury, the applicant will be entitled to awards for the separate injuries calculated in accordance with paragraph 25 of the Scheme (the serious multiple injury formula). When compensation is paid for any sexual offence, a separate award for mental injury will not be made.*

TARIFF OF INJURIES

Description of Injury	Level	Standard Amount (£)
GENERAL		
Fatal injury		
One qualifying claimant	13	11,000
Each qualifying claimant if more than one	10	5,500
Burns		
<i>Note 6. For other burn injuries see under individual parts of the body</i>		
Affecting multiple areas of body covering over 25% of skin area, with significant scarring	19	33,000
Infection with HIV/AIDS		
<i>Note 7. Not subject to the multiple injuries formula and may be paid in addition to other awards</i>		
Infection with HIV/AIDS	17	22,000
Loss of foetus	10	5,500
Major paralysis		
Hemiplegia (paralysis of one side of the body)	21	55,000
Paraplegia (paralysis of the lower limbs)	24	175,000
Quadriplegia/tetraplegia (paralysis of all four limbs)	25	250,000
Medically recognised illness/condition – not mental illness		
Moderately disabling disorder where the symptoms and disability persist for more than 6 weeks from the incident/date of onset		
- lasting 6 to 13 weeks	1	1,000
- lasting up to 28 weeks	5	2,000
- lasting over 28 weeks		
- not permanent	7	3,300
- permanent	12	8,200
Seriously disabling disorder where the symptoms and disability persist for more than 6 weeks from the incident/date of onset		

- lasting 6 to 13 weeks	5	2,000
- lasting up to 28 weeks	9	4,400
- lasting over 28 weeks		
- not permanent	12	8,200
- permanent	17	22,000

Mental illness and temporary mental anxiety

Notes:

8. *Mental illness includes conditions attributed to post-traumatic stress disorder, depression and similar generic terms within which there may be:*

- (a) *such psychological symptoms as anxiety, tension, insomnia, irritability, loss of confidence, agoraphobia and preoccupation with thoughts of guilt or self-harm; and*
- (b) *related physical symptoms such as alopecia, asthma, eczema, enuresis and psoriasis.*

9. *“Medically verified” means that the mental anxiety has been diagnosed by a registered medical practitioner.*

10. *“Psychiatric diagnosis/prognosis” means that the disabling mental illness has been diagnosed or the prognosis made by a psychiatrist or clinical psychologist.*

11. *A mental illness is disabling if it significantly impairs a person’s functioning in some important aspect of her/his life e.g. impaired work or school performance or significant adverse effects on social relationships or sexual dysfunction.*

Disabling but temporary mental anxiety lasting more than 6 weeks, medically verified	1	1,000
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Disabling mental illness, confirmed by psychiatric diagnosis:

- lasting up to 28 weeks	6	2,500
- lasting over 28 weeks to 2 years	9	4,400
- lasting 2 years to 5 years	12	8,200
- lasting over 5 years but not permanent	14	13,500

Permanent mental illness, confirmed by psychiatric prognosis

- moderately disabling	16	19,000
- seriously disabling	18	27,000

Minor injuries: multiple

Note 12. Minor multiple physical injuries will qualify for compensation only where the applicant has sustained at least 3 separate physical injuries of the type illustrated below, at least one of which must still have had significant residual effects 6 weeks after the incident. The injuries must also have necessitated at least 2 visits to or by a medical practitioner within that 6-week period. Examples of qualifying injuries are:

- (a) grazing, cuts, lacerations (no permanent scarring)
- (b) severe and widespread bruising
- (c) severe soft tissue injury (no permanent disability)
- (d) black eye(s)
- (e) bloody nose
- (f) hair pulled from scalp
- (g) loss of fingernail

Minor injuries: multiple	1	1,000
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Peripheral sensory nerve damage

- lasting more than 13 weeks		
- substantial recovery expected	3	1,500
- permanent disability		
- minor loss	3	1,500
- significant loss (e.g. loss of sensation in large area of leg)	7	3,300
- serious loss (e.g. loss of sensation of hand)	12	8,200

Physical abuse of adults

Note 13. In the case of adult applicants where there has been a series of assaults (sexual and/or physical) over a period of time, it may be that an applicant will qualify for compensation only for the single most recent incident, if in relation to the earlier incidents she/he failed to report them to the police without delay and/or failed to co-operate with the police in bringing the assailant to justice. Where the applicant is entitled to compensation for the series of assaults, she/he will qualify for an award as the victim of a pattern of abuse, rather than for a separate award for each incident.

Serious abuse		
- intermittent physical assaults resulting in an accumulation of healed wounds, burns or scalds, but with no appreciable disfigurement	5	2,000
Severe abuse		
- pattern of repetitive violence resulting in minor disfigurement	10	5,500
Persistent pattern of severe abuse over a period exceeding 3 years	12	8,200

Physical abuse of children

Minor abuse		
- isolated or intermittent assault(s) resulting in weals, hair pulled from scalp, etc	1	1,000
Serious abuse		
- intermittent physical assaults resulting in an accumulation of healed wounds, burns or scalds, but with no appreciable disfigurement	5	2,000
Severe abuse		
- persistent pattern of repetitive violence resulting in:		

- moderate multiple injuries (e.g. bruising and minor fractures) and/or minor disfigurement	10	5,500
- significant multiple injuries	12	8,200
- severe multiple injuries	14	13,500

Sexual assault/abuse of victims any age (if not already compensated as a child)

Note 14. Note 13 (under Physical abuse of adults) applies here too.

Indecent assault

- minor - non-penetrative indecent physical act/or acts over clothing	1	1,000
- serious - non-penetrative indecent act/or acts under clothing	5	2,000
- severe - non-penile penetrative and/or oral-genital act or acts	7	3,300
- pattern of repetitive frequent severe abuse over a period		
- up to 3 years	11	6,600
- exceeding 3 years	12	8,200
- resulting in serious internal bodily injuries	17	22,000

Non-consensual vaginal and/or anal intercourse

- by one attacker	13	11,000
- by two or more attackers	14	13,500
- resulting in serious internal bodily injuries	17	22,000
- resulting in permanently disabling mental illness confirmed by psychiatric prognosis	18	27,000
- resulting in serious internal bodily injury with permanent disabling mental illness confirmed by psychiatric prognosis	19	33,000
- pattern of repeated incidents over a period		
- up to 3 years	15	16,500
- exceeding 3 years	17	22,000

Sexual assault/abuse of children (under age of 18 at time or commencement of abuse) and of adults who by reason of mental incapacity are incapable of giving consent

Indecent assault

- minor - non-penetrative indecent physical act/or acts over clothing	1	1,000
- minor - non-penetrative frequent assaults over clothing	3	1,500
- serious - non-penetrative indecent act under clothing	5	2,000
- serious - pattern of repetitive indecent acts under clothing	7	3,300

Indecent assault

- non-penile penetrative and/or oral-genital acts		
- one incident	7	3,300
- two or more isolated incidents	9	4,400
- pattern of repetitive, frequent incidents		
- over a period up to 3 years	11	6,600
- over a period exceeding 3 years	12	8,200
- resulting in serious internal bodily injuries	17	22,000
Non-consensual vaginal and/or anal intercourse		
- one incident	13	11,000
- one incident involving two or more attackers	14	13,500
- repeated incidents over a period		
- up to 3 years	15	16,500
- exceeding 3 years	17	22,000
- resulting in serious internal bodily injuries	17	22,000
- resulting in permanently disabling mental illness confirmed by psychiatric prognosis	18	27,000
- resulting in serious internal bodily injury with permanent disabling mental illness confirmed by psychiatric prognosis	19	33,000
<u>Sexual assault/abuse – additional awards where the following are directly attributable to sexual assault (whether of an adult or a child) – not subject to the multiple injuries formula & may be paid in addition to other awards</u>		
Pregnancy	10	5,500
Sexually transmitted disease other than HIV/AIDS		
- substantial recovery	10	5,500
- permanent disability	13	11,000
Infection with HIV/AIDS	17	22,000

HEAD & NECK

Burns

Head

- minor visible disfigurement	5	2,000
- moderate	9	4,400
- severe	15	16,500

Face

- minor disfigurement	5	2,000
- moderate	10	5,500
- severe	18	27,000

Neck

- minor disfigurement	3	1,500
- moderate	9	4,400
- severe	15	16,500

Scarring

Head		
- minor visible disfigurement	3	1,500
- significant disfigurement	7	3,300
- serious disfigurement	10	5,500
Face		
- minor disfigurement	3	1,500
- significant disfigurement	9	4,400
- serious disfigurement	13	11,000
Neck		
- minor disfigurement	3	1,500
- significant disfigurement	7	3,300
- serious disfigurement	11	6,600

Brain

Balance impaired		
- lasting 6 to 28 weeks	3	1,500
- lasting over 28 weeks recovery expected	7	3,300
- permanent	12	8,200
Brain haemorrhage/stroke		
- substantial recovery	9	4,400
Brain damage - impairment of social/intellectual functions		
- minor	12	8,200
- moderate	15	16,500
- serious	20	44,000
- very serious	23	110,000
- extremely serious (no effective control of functions)	25	250,000
Concussion	3	1,500
- lasting at least one week		
Epilepsy		
- post-traumatic epileptic fits – substantial recovery	5	2,000
- fully controlled	12	8,200
- partially controlled	14	13,500
- uncontrolled	20	44,000
Subdural or extradural haematoma		
- treated conservatively	9	4,400
- requiring evacuation	12	8,200

Ear

Fractured mastoid	1	1,000
Deafness		
- temporary partial deafness		
- lasting 6 to 13 weeks	1	1,000
- lasting more than 13 weeks	3	1,500
- partial deafness (remaining hearing socially useful, with hearing aid if necessary)		

- one ear	8	3,800
- both ears	12	8,200
- total deafness		
- one ear	15	16,500
- both ears	20	44,000
Loss of ear		
- partial loss of ear(s)	9	4,400
- loss of ear	13	11,000
- loss of both ears	16	19,000
Perforated ear drum		
- one ear	4	1,750
- both ears	6	2,500
Tinnitus (ringing noise in ear(s))		
- lasting 6 to 13 weeks	1	1,000
- lasting more than 13 weeks	7	3,300
- permanent		
- other than very severe	12	8,200
- very severe	15	16,500
Vestibular damage (causing giddiness)		
- lasting 6 to 28 weeks	3	1,500
- lasting over 28 weeks – recovery expected	7	3,300
- permanent	12	8,200

Eye

Blow out or other fracture of orbital bone cavity containing eyeball		
- no operation	7	3,300
- requiring operation	9	4,400
Blurred or double vision		
- temporary		
- lasting 6 to 13 weeks	1	1,000
- lasting more than 13 weeks - recovery expected	4	1,750
- permanent		
- slight	9	4,400
- moderate	12	8,200
- serious	14	13,500
Cataracts		
- one eye		
- requiring operation	7	3,300
- permanent/inoperable	12	8,200
- both eyes		
- requiring operation	12	8,200
- permanent/inoperable	16	19,000
Corneal abrasions	5	2,000

Degeneration of optic nerve		
- one eye	5	2,000
- both eyes	10	5,500
Dislocation of lens		
- one eye	10	5,500
- both eyes	14	13,500
Glaucoma	6	2,500
Hyphaema requiring operation		
- one eye	3	1,500
- both eyes	6	2,500
Loss of eye		
- one eye	18	27,000
- both eyes	23	110,000
Loss of sight		
- one eye	17	22,000
- both eyes	23	110,000
Partial loss of vision		
- 6/12	11	6,600
- 6/18	12	8,200
- 6/24	14	13,500
- 6/36	15	16,500
- 6/60	16	19,000
substantial loss of vision (both eyes) at least 6/36 in each eye or worse	21	55,000
Residual central floater(s) affecting vision	7	3,300
Retina		
- damage not involving detachment		
- one eye	6	2,500
- both eyes	10	5,500
- detached		
- one eye	10	5,500
- both eyes	14	13,500
Significant penetrating injury		
- one eye	6	2,500
- both eyes	11	6,600
Traumatic angle recession	6	2,500

Face

Clicking jaw		
- temporary		
- lasting 6 to 13 weeks	1	1,000
- lasting more than 13 weeks	3	1,500
- permanent	10	5,500
Dislocated jaw		

- substantial recovery	5	2,000
- continuing significant disability	10	5,500
Fractured ethmoid		
- no operation	5	2,000
- operation required	9	4,400
Fractured zygoma (malar/cheek bone)		
- no operation		
- substantial recovery	5	2,000
- continuing significant disability	9	4,400
- operation required		
- substantial recovery	6	2,500
- continuing significant disability	10	5,500
Fractured mandible and/or maxilla (jaw bones)		
- no operation		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500
- operation required		
- substantial recovery	8	3,800
- continuing significant disability	12	8,200
Multiple fractures to face (e.g. Le Fort fractures types 2 & 3)	13	11,000
Numbness/loss of feeling		
- temporary lasting more than 13 weeks - recovery expected	3	1,500
- permanent		
- moderate e.g. cheek, forehead	7	3,300
- severe e.g. lip interfering with function	9	4,400
Neck		
Fractured hyoid (bone in windpipe)	1	1,000
Strained neck or whiplash injury		
- disabling		
- for 6 to 13 weeks	1	1,000
- for more than 13 weeks	6	2,500
- seriously disabling		
- not permanent	10	5,500
- permanent	13	11,000
Nose		
Deviated nasal septum		
- no operation	1	1,000
- requiring septoplasty	5	2,000
Fracture of nasal bones		

- undisplaced	1	1,000
- displaced	3	1,500
- requiring manipulation	5	2,000
- requiring rhinoplasty	5	2,000
- requiring turbinectomy	5	2,000
Loss of smell/taste		
- partial loss of smell and/or taste	10	5,500
- total		
- loss of smell or taste	13	11,000
- loss of smell and taste	15	16,500
Partial loss of nose (at least 10%)	9	4,400

Skull

Fracture

- simple		
- no operation	6	2,500
- depressed		
- no operation	9	4,400
- requiring operation	11	6,600

Teeth

Damage to:

- tooth/teeth requiring root-canal treatment	2	1,250
- front tooth/teeth requiring crown(s)	3	1,500

Fractured/chipped tooth/teeth requiring treatment	2	1,250
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Fractured tooth/teeth requiring apicectomy (surgery to gum to reach root – root resection)	6	2,500
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Loss of:

- crowns	3	1,500
- front tooth/teeth (incisor or canine)		
- one front tooth	4	1,750
- two or three front teeth	6	2,500
- four or more front teeth	8	3,800
- tooth/teeth other than front		
- one tooth	2	1,250
- two or more teeth	4	1,750

Slackening of teeth requiring dental treatment	2	1,250
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Tongue

Impaired speech		
- slight	5	2,000
- moderate	10	5,500
- serious	13	11,000
- severe	16	19,000
Loss of speech - permanent	19	33,000
Loss of tongue	20	44,000

UPPER LIMBS

Burns

Minor	3	1,500
Moderate	9	4,400
Severe	13	11,000

Scarring

Minor disfigurement	2	1,250
Significant disfigurement	6	2,500
Serious disfigurement	10	5,500

Arm

Loss of:		
- one arm	20	44,000
- both arms	23	110,000
Paralysis of or equivalent loss of function of:		
- one arm	19	33,000
- both arms	22	82,000

Elbow

Dislocated/fractured		
- one elbow		
- substantial recovery	7	3,300
- continuing significant disability	12	8,200
- both elbows		
- substantial recovery	12	8,200
- continuing significant disability	13	11,000

Finger and Thumb

Fracture/dislocation of:

- thumb		
- one hand		
- substantial recovery	5	2,000
- continuing significant disability	9	4,400
- both hands		
- substantial recovery	10	5,500
- continuing significant disability	12	8,200
- index finger		
- one hand		
- substantial recovery	4	1,750
- continuing significant disability	8	3,800
- both hands		
- substantial recovery	9	4,400
- continuing significant disability	11	6,600
- one finger other than index finger		
- one hand		
- substantial recovery	1	1,000
- continuing significant disability	5	2,000
- both hands		
- substantial recovery	4	1,750
- continuing significant disability	9	4,400
- two or more fingers other than index finger		
- one hand		
- substantial recovery	2	1,250
- continuing significant disability	6	2,500
- both hands		
- substantial recovery	7	3,300
- continuing significant disability	11	6,600
Loss of:		
- finger other than index finger	10	5,500
- two or more fingers	13	11,000
- index finger	12	8,200
- both index fingers	15	16,500
- thumb	15	16,500
- both thumbs	19	33,000
Partial loss of:		
- finger other than thumb or index finger	6	2,500
- two or more fingers other than index finger or thumb	10	5,500
- thumb or index finger	9	4,400
- thumb or index finger - both hands	12	8,200
- thumb and index finger - one hand	12	8,200

- thumb and index finger - both hands	15	16,500
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Hand

Fractured hand

- one hand		
- substantial recovery	5	2,000
- continuing significant disability	10	5,500
- both hands		
- substantial recovery	8	3,800
- continuing significant disability	12	8,200

Loss of, or equivalent loss of function of:

- one hand	20	44,000
- both hands	23	110,000

Permanently & seriously impaired grip

- one hand	12	8,200
- both hands	15	16,500

Humerus (upper arm bone)

Fractured

- one arm		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500
- both arms		
- substantial recovery	12	8,200
- continuing significant disability	13	11,000

Radius (a forearm bone)

Fractured

- one arm		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500
- both arms		
- substantial recovery	12	8,200
- continuing significant disability	13	11,000

Shoulder

Dislocated

- one shoulder		
- substantial recovery	4	1,750
- continuing significant disability	10	5,500
- both shoulders		
- substantial recovery	8	3,800
- continuing significant disability	12	8,200

Frozen

- one shoulder		
- substantial recovery	5	2,000
- continuing significant disability	10	5,500
- both shoulders		
- substantial recovery	7	3,300
- continuing significant disability	12	8,200

Tendon & Ligament

Minor damage

- one arm		
- substantial recovery	1	1,000
- continuing significant disability	6	2,500
- both arms		
- substantial recovery	5	2,000
- continuing significant disability	9	4,400

Moderate damage

- one arm		
- substantial recovery	5	2,000
- continuing significant disability	9	4,400
- both arms		
- substantial recovery	9	4,400
- continuing significant disability	12	8,200

Severely damaged

- one arm		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500
- both arms		
- substantial recovery	11	6,600
- continuing significant disability	13	11,000

Ulna (a forearm bone)

Fractured

- one arm		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500
- both arms		
- substantial recovery	12	8,200
- continuing significant disability	13	11,000

Wrist

Fractured - colles type

- one wrist		
- substantial recovery	9	4,400
- continuing significant disability	12	8,200
- both wrists		
- substantial recovery	12	8,200
- continuing significant disability	13	11,000

Fractured/dislocated - including scaphoid fracture

- one wrist		
- substantial recovery	7	3,300
- continuing significant disability	11	6,600
- both wrists		
- substantial recovery	11	6,600
- continuing significant disability	13	11,000

Sprained

- one wrist		
- disabling for 6 to 13 weeks	1	1,000
- disabling for more than 13 weeks	6	2,500
- both wrists		
- disabling for 6 to 13 weeks	5	2,000
- disabling for more than 13 weeks	8	3,800

TORSO

Burns

Minor	3	1,500
Moderate	9	4,400
Severe	13	11,000
Scarring		
Minor disfigurement	2	1,250
Significant disfigurement	6	2,500
Serious disfigurement	10	5,500
Abdomen		
Injury requiring laparotomy	8	3,800
- including removal or repair of multiple organs	17	22,000
Back		
Fracture of vertebra		
- one vertebra		
- substantial recovery	6	2,500
- continuing significant disability	10	5,500
- more than one vertebra		
- substantial recovery	9	4,400
- continuing significant disability	12	8,200
Prolapsed intervertebral disc(s)		
- seriously disabling		
- not permanent	10	5,500
- permanent	12	8,200
Ruptured intervertebral disc(s) - requiring surgical removal	13	11,000
Strained		
- disabling		
- for 6 to 13 weeks	1	1,000
- for more than 13 weeks	6	2,500
- seriously disabling		
- not permanent	10	5,500
- permanent	13	11,000
Chest		
Injury requiring thoracotomy	12	8,200
Clavicle (collar bone)		
Dislocated acromioclavicular joint	5	2,000
Fractured		
- one clavicle		

- substantial recovery	5	2,000
- continuing significant disability	9	4,400
- two clavicles		
- substantial recovery	9	4,400
- continuing significant disability	11	6,600
<u>Coccyx (tail bone)</u>		
Fractured	6	2,500
Genitalia		
Injury requiring medical treatment		
- no significant permanent damage	4	1,750
- permanent damage		
- moderate	10	5,500
- severe	13	11,000
Loss of fertility	21	55,000
Hernia		
- hernia	8	3,800
- hernias	10	5,500
Kidney		
Loss of kidney	17	22,000
Serious and permanent damage to or loss of both kidneys	21	55,000
Lung		
Punctured		
- one lung	7	3,300
- two lungs	11	6,600
Collapsed		
- one lung	8	3,800
- two lungs	12	8,200
Permanent and disabling damage to lungs from smoke or chemical inhalation	10	5,500
Pelvis		
Fractured		
- substantial recovery	9	4,400
- continuing significant disability	13	11,000
Rib		
Fractured (or bruised where significant pain lasts more than 6 weeks)		

- one rib	1	1,000
- two or more	3	1,500

Scapula (shoulder blade)

Fractured

- one scapula		
- substantial recovery	6	2,500
- continuing significant disability	9	4,400
- two scapulas		
- substantial recovery	9	4,400
- continuing significant disability	11	6,600

Spleen

Loss of spleen	9	4,400
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Sternum (breast bone)

Fractured

- substantial recovery	6	2,500
- continuing significant disability	10	5,500

LOWER LIMBS

Burns

Minor	3	1,500
Moderate	9	4,400
Severe	13	11,000

Scarring

Minor disfigurement	2	1,250
Significant disfigurement	6	2,500
Serious disfigurement	10	5,500

Ankle

Fractured or Dislocated

- one ankle		
- substantial recovery	9	4,400
- continuing significant disability	13	11,000
- both ankles		
- substantial recovery	12	8,200
- continuing significant disability	15	16,500

Sprained

- one ankle		
- disabling for at least 6 to 13 weeks	1	1,000
- disabling for more than 13 weeks	6	2,500
- both ankles		
- disabling for at least 6 to 13 weeks	5	2,000
- disabling for more than 13 weeks	8	3,800

Femur (thigh bone)

Fractured

- one leg		
- substantial recovery	8	3,800
- continuing significant disability	11	6,600
- both legs		
- substantial recovery	10	5,500
- continuing significant disability	13	11,000

Fibula (slender bone from knee to ankle)

Fractured

- one leg		
- substantial recovery	6	2,500
- continuing significant disability	8	3,800
- both legs		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500

Foot

Fractured metatarsal bones

- one foot

- substantial recovery	6	2,500
- continuing significant disability	8	3,800
- both feet		
- substantial recovery	7	3,300
- continuing significant disability	10	5,500

Fractured tarsal bones

- one foot		
- substantial recovery	7	3,300
- continuing significant disability	12	8,200
- both feet		
- substantial recovery	10	5,500
- continuing significant disability	14	13,500

Heel

Fractured heel bone

- one foot		
- substantial recovery	7	3,300
- continuing significant disability	12	8,200
- both feet		
- substantial recovery	10	5,500
- continuing significant recovery	14	13,500

Hip

Fractured/Dislocated

- one hip		
- substantial recovery	9	4,400
- continuing significant disability	13	11,000
- both hips		
- substantial recovery	12	8,200
- continuing significant recovery	15	16,500

Knee

Arthroscopy (investigative surgery/repair to knee) – no fracture	5	2,000
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Patella (knee cap)

- dislocated		
- one knee		
- substantial recovery	1	1,000
- continuing significant disability	10	5,500
- both knees		
- substantial recovery	6	2,500
- continuing significant disability	12	8,200

- fractured		
- one knee		
- substantial recovery	6	2,500
- continuing significant disability	10	5,500
- both knees		
- substantial recovery	9	4,400
- continuing significant disability	12	8,200
- removal of:		
- one knee	8	3,800
- both knees	10	5,500

Leg

Loss of:

- one leg		
- below knee	19	33,000
- above knee	20	44,000
- both legs	23	110,000
Paralysis of leg <i>(see also major paralysis (paraplegia))</i>	18	27,000

Tendon & Ligament

Minor damage

- one leg		
- substantial recovery	1	1,000
- continuing significant disability	7	3,300
- both legs		
- substantial recovery	5	2,000
- continuing significant disability	10	5,500

Moderate damage

- one leg		
- substantial recovery	5	2,000
- continuing significant disability	10	5,500
- both legs		
- substantial recovery	9	4,400
- continuing significant disability	13	11,000

Severe damage

- one leg

- substantial recovery	7	3,300
- continuing significant disability	12	8,200
- both legs		
- substantial recovery	11	6,600
- continuing significant disability	15	16,500

Tibia (shin bone)

Fractured

- one leg		
- substantial recovery	8	3,800
- continuing significant disability	11	6,600
- both legs		
- substantial recovery	10	5,500
- continuing significant disability	13	11,000

Toe

Fractured

- great toe		
- one foot		
- substantial recovery	6	2,500
- continuing significant disability	12	8,200
- both feet		
- substantial recovery	8	3,800
- continuing significant disability	14	13,500
- two or more toes		
- one foot		
- substantial recovery	1	1,000
- continuing significant disability	6	2,500
- both feet		
- substantial recovery	3	1,500
- continuing significant disability	9	4,400

Loss of:

- great toe	12	8,200
- both great toes	14	13,500
- one toe (other than great toe)	1	1,000

- two or more toes	9	4,400
Partial loss of:		
- great toe	6	2,500
- both great toes	10	5,500