

# ISV medical assessments

As part of settling your claim, you may be required to attend an Injury Scale Value (ISV) medical assessment to determine your eligibility for compensation.

## What is the purpose of an ISV (Injury Scale Value) medical assessment?

Once your injury is medically stable, your insurer may discuss arranging an ISV medical assessment to assess your entitlement to compensation.

The ISV medical assessment determines an item number for your injury (or injuries) which your insurer will use to determine the type/s and amount of compensation you are eligible for.

## When is an ISV medical assessment required?

An ISV medical assessment is required when requested by you or your legal representative (if you have one), or your insurer when your injuries are stable. The assessment must be undertaken by an accredited doctor. An assessment may not be required where:

- no qualified doctor has been accredited, or
- agreement is reached between you and your insurer, or
- a court determines that an assessment is not required.

For more information about item numbers, injury descriptions and the values assigned to particular injuries, you should speak to your insurer.

## Organising an ISV medical assessment

To ensure an independent assessment of your injuries, your insurer must select

a suitably specialised doctor with expertise relevant to your injury, who has not been involved in your treatment to date.

Your insurer must:

- take into account any issues that may impact your ability to attend an assessment such as disability access requirements, travel and appointment times if you live in a remote area and any cultural or religious issues that may require the doctor to be a specific gender
- give you at least seven business days' notice of the appointment details such as date and time, location, specialty of the doctor, information or evidence you will need to take with you, and the reason you are required to attend
- arrange a professional translator or interpreter, at your insurer's cost, if required.

If you are unable to attend your assessment, you must give your insurer at least two business days' notice, to avoid a cancellation fee.

A cancellation fee may apply if you don't attend as arranged by the insurer and provide an acceptable reason. Your insurer will tell you if you are going to be charged a fee. This amount may be deducted from any compensation payment you may receive.

**What to expect at your ISV medical assessment**

The doctor will discuss your injuries with you and the impact they have had. They will conduct a medical examination to assess the nature and extent of your injuries.

**ISV medical assessment reports**

The doctor must provide your insurer with a report within 30 days of the assessment. When your insurer receives the ISV assessment report, they must provide you with a copy within 21 days.

If you dispute or do not understand any of the information in the report, you should contact your insurer.

**Where can I get further information?**

You can find out more about ISV medical assessments and reports in [Regulator Rule 9](#) on our website, or by asking your insurer.