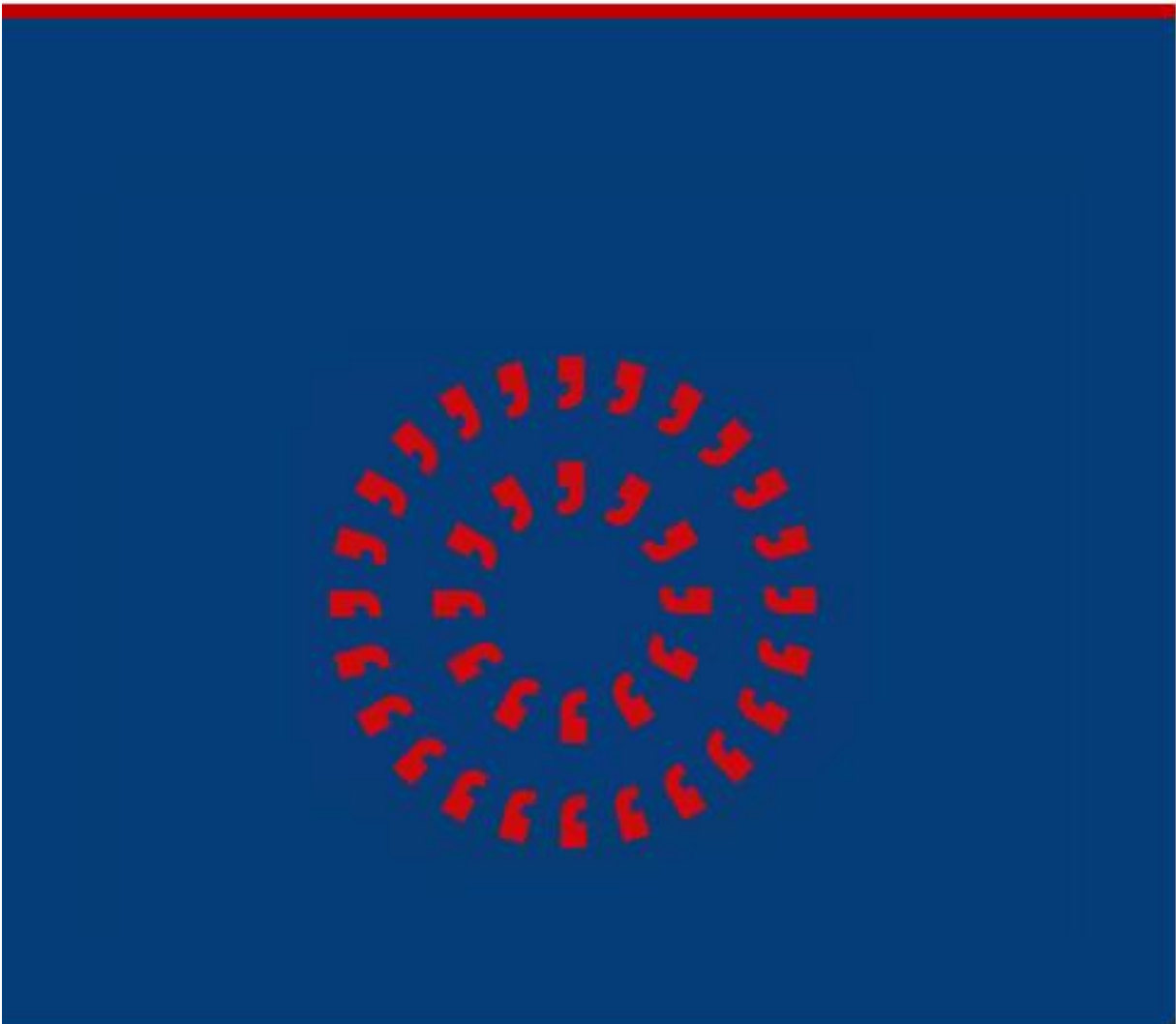




# **Broken: Survivor's Experience of the UK's Compensation Scheme**



**Broken: Survivor's Experience of the UK's Compensation Scheme**



## Who are Survivors Against Terror (SAT)?

Survivors Against Terror was launched in 2018 and is a network of survivors of terror attacks in Britain and of British people who have been affected overseas. Our network includes people affected by very recent terror attacks and those affected by incidents dating back to the 1970's.

Our work is led by survivors, they are at the heart of everything we do. We create a space for them to feel supported and heard. We walk alongside them if they want to see change, if they want to campaign to raise awareness or if they simply want to tell their story and play their part in making sure what happened to them or their loved one does not happen to others.

We are a registered charity, and our funding comes from donations by the public as well as from trusts and foundations. We work alongside government departments where needed and maintain an independent voice which we believe is critical in creating lasting change.

## Our Three Aims



Pushing for better support  
for survivors



Campaigning for policy  
changes to make future  
attacks less likely



Helping the public play an  
active role in tackling  
extremism

## Acknowledgements

First and foremost, our thanks go to the survivors who gave their time and, more importantly, their emotional energy to share their experiences and views with us. As you will hear, filling out countless surveys about the impact an attack had on you is hard, for some it is traumatising. To go through the research with us simply to try and help others is testament to the bravery and selflessness of so many survivors. We hope this report does your experience justice.

In particular, we also want to thank the group of survivors who worked together as a team to come up with the research plan, craft the recommendations and oversee the work including Jo Berry, Darryn Frost, Lisa Ghiggini, Stuart Murray and especially Paul Price, whose awful experiences kick started this work. We'd also like to thank Julie Siddiqi who coordinated and supported this piece of work so well.

Beyond the network of survivors, thanks go to the team at Kantar who gave both their insights and their skill to help ensure a high-quality piece of research. This work wouldn't have been nearly so well evidenced without their help.

Finally thank you to the funders who made this work – and all of the work of SAT – possible. Terrorism is not an area many funders want to be associated with - so we are especially indebted to them including Barrow Cadbury, the Oak Foundation, Pool Re and a wide variety of individuals who donate privately.

Thank you.

***Brendan Cox and Sandra Løining – Co-authors***

## Introduction

Compensation has been part of our work from the start. When we founded the organisation, we asked survivors what issues we should focus on. Compensation was high on that agenda. Since then, we have heard individuals' shocking stories of how they were treated by CICA and how many survivors in our network are struggling financially as a result of injuries sustained or the loss of loved ones. To better understand how widespread these issues were, SAT decided to embark on our own research, based on the experience of our network. This report is the result of that study.

Survivors are often reluctant to talk about compensation. This could partially reflect a general British reluctance to talk publicly about money, but from our discussions, it is clear that it goes far deeper than that. For those who have lost loved ones, compensation can never replace the person they have lost. Talking about being compensated for that loss can feel like it cheapens the profundity of it. Many feel it odd to talk about any amount of money compensating you for such a loss.

For most, compensation is not about compensation for loss – for most it is about filling the financial hole that loss of a loved one – or serious injury - leaves. Whether the person killed was the main breadwinner, or the person who did most of the childcare, the loss of a partner can leave a huge financial gap for those left behind. For survivors who have been injured (psychologically or physically), there can be a similar reluctance to discuss compensation – no one wants to be seen to be complaining or wants to be seen as begging for help when all their lives before the attack they were proud to be self-sufficient. That means that many survivors have been suffering in silence.

This report aims to give voice to their experience and to end that silence. Because survivors deserve better. They have been attacked – not because of who they are, but as proxies for the British state. Therefore, the British state has a responsibility to ensure that they are supported. The public assume this is already happening and will be shocked by the findings of this report.

To inform our understanding of survivor's experiences, Survivors Against Terror (SAT) distributed a survey administered by research firm Kantar with the purpose of collecting personal experiences with the Criminal Injuries Compensation Authority (CICA). 132 survivors responded to the online survey from 11 different terror attacks.

*“ After providing CICA with the information and data they required I then got a letter in November 2022, 7 years on from the attack, saying I had to pay back the £5,000 they had given me for J’s funeral within 30 days, because I had had a payout from the civil claim. And that if I couldn’t pay it in that time, that I had to enter into an agreement with them as to how I would pay it back. They also said that if I didn’t do that, they would take action to recover the money back. ”*

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*“ It sounds bad I know. But my mum received more for a whiplash claim than I received for getting blown up in a bomb at my first concert ”*

## Context

Since SAT was created in 2018, the issue of compensation has come up regularly, including in our first survey and report, *Giving Voice to Survivors*. People have shared their experiences with us of the Government's Criminal Injuries and Compensation Authority (CICA). CICA is not the only way survivors can try to get compensation. In some attacks – such as Manchester – public fundraising has provided support. In other cases, informal fundraising has helped individuals and, in a few cases, private civil cases have been bought to win compensation. But for most survivors CICA is either the only potential source of support or at least the main one. How it functions is therefore central to the response of the government to terror attacks.

As mentioned above, terror attacks create a wide variety of impacts. In addition to physical and psychological injury, terrorism survivors may also experience financial loss and hardship. This can be in the form of direct loss (e.g., damaged personal property), indirect loss (e.g. loss of wages due to time off work or not being able to work ever again), and loss consequent to participating in criminal justice proceedings (e.g., travel to and from the court, or travelling abroad to give victim impact/personal statements).

Current legislation in England, Wales, and Scotland which awards terrorism survivors rights, entitlements, and financial compensation includes:

- The Code of Practice for Victims of Crime in England and Wales (Ministry of Justice (MOJ), 2020a)
- The Victims of Overseas Terrorism Compensation Scheme (MOJ, 2012)
- The Troubles Disablement Payment Scheme (The Victim's Payment Regulations 2020)
- The Criminal Injuries and Compensation Authority (CICA) (MOJ, 2020b)

Established in 1996 and based in Glasgow, CICA's remit and work is overseen by the Ministry of Justice.

## The Survivor's Charter

The idea behind a Survivors' Charter stems from the work SAT had been doing with groups of survivors. Through those discussions it became clear that rather than advocating for incremental changes in specific policies, what was needed was a more fundamental paradigm shift that would:

- 1) Recognise the fact that the state has a particular responsibility for survivors of terror attacks (given that civilians attacked are targeted as a proxy for the state).
- 2) Provide a set of guaranteed and enforceable rights for those affected.

SAT began to research and advocate for the creation of such a charter, and in the aftermath of the Fishmongers' Hall attack, during the general election campaign in late 2019, over 70 survivors of terrorism wrote an open letter calling on a newly elected administration to commit to implementing a charter to guarantee the rights of survivors. In response, both the Conservative and Labour parties pledged to consult on a "survivors' charter". In a press release issued on the 4th of December 2019 the Conservative party stated:

***"A Conservative Majority Government will ... consult on a Survivors' Charter to ensure fast access to mental health support and compensation."***

SAT then conducted research covering eight countries to understand different aspects of support provided for survivors of terrorism and to propose our own version of the charter.

In 2020, the Victims of Terrorism Unit was established, which sits within the Home Office. They began a review of all matters relating to terrorism, how survivors are treated and they used the draft Survivor's Charter as the framework for that review. At the time of finalising this report, the Home Office review is still being finalised and recommendations are being put forward for policy changes to be implemented.

The Ministry of Justice (MOJ) announced a [review of CICA](#) in 2020. The review was launched promising:

***"victims of terror atrocities at home and overseas are to benefit from a new dedicated compensation scheme"***



Three years later this review has not yet been published and there has been no progress on the new scheme. Our understanding is that the review was slowed down by Covid but has now mostly been completed. We do not however have a date for its publication.

The evidence of a broken system has been presented before. The Victims Commissioner concluded in 2019 that the process for claiming criminal injuries compensation from CICA adds to victims' experience of stress and trauma. The recommendations put forward four years ago mirror many of ours. They called for:

- 1) simplified Criminal Injuries Compensation scheme
- 2) free legal support for victims
- 3) single point of contact or named case worker in CICA
- 4) increased transparency
- 5) victims should be kept up to date about their case and receive acknowledgements when their documents are received by CICA
- 6) victims should be able to apply up to two years after reporting a crime, or one year after the trial

## Methodology

The purpose of our survey was to collect data in the form of personal experiences.

As it is emotionally difficult for some survivors to fill out forms detailing their experiences, the survey enabled responders to only fill out what they felt able to, and to leave any questions too distressing to answer. Help to fill out the survey was offered to respondents, and they were free to contact SAT to pose any questions or to leave any feedback. Survivors could choose to fill out the survey anonymously or to leave their contact details. Informed consent was obtained at the end of the survey. We also asked if respondents preferred to be identified in this report by name.

In the survey, respondents were encouraged to tell us more about their own experiences. The survey consisted of open-ended and closed-ended questions relating to CICA processes, rewards, and communication. The respondents were also invited to give recommendations for change and leave personal testimonies about their experiences with terrorism and financial compensation.

## The Survivors

132 survivors responded to the online survey administered by Kantar. Anyone directly affected by a terrorist attack in the UK (or a UK citizen involved in an attack abroad) was welcome to participate. The average age of the respondents was 39 years old at the time of the attack, with ages varying from young children and teenagers to those in their late 60s.

Those who responded to the survey included survivors or bereaved relatives and friends from the following attacks:

- 7/7 London Bombings (2005)
- Bali Bombing (2002)
- Fishmongers' Hall (2019)

- Reading stabbings (2020)
- Hyde Park Bombing (1982)
- ISIS hostage murders
- Mumbai Terror Attacks (2008)
- London Bridge (2017)
- Manchester Arena (2017)
- Paris, Bataclan (2015)
- Tunisia, Sousse (2015)

**65% of respondents report sustaining physical injuries. Injuries reported range from fatal injuries to minor cuts and bruises, including:**

- Hearing loss and eardrum damage
- Scarring from minor wounds and cuts
- Injuries to the head including fractured teeth, broken jaw, eye loss or injury, lacerations, and permanent face injuries
- Injuries to the legs, arms, back, and neck, including broken bones and nerve damage
- Muscle damage caused by, for example, shrapnel wounds
- Full or partial amputation of the legs
- Stab wounds including in the shoulder, back, and abdomen
- 2<sup>nd</sup> and 3<sup>rd</sup> degree burns
- Internal organs removed or permanently damaged as a result of injury including gall bladder, spleen, lungs, and heart

**92% of survivors responding to the survey report psychological injuries, where:**

- 79% mentioned PTSD
- 50% mentioned anxiety
- 40% mentioned depression
- 15% mentioned psychological injuries
- Others mention survivors guilt, hyper vigilance, panic disorder, OCD, and memory loss (among other psychological injuries)

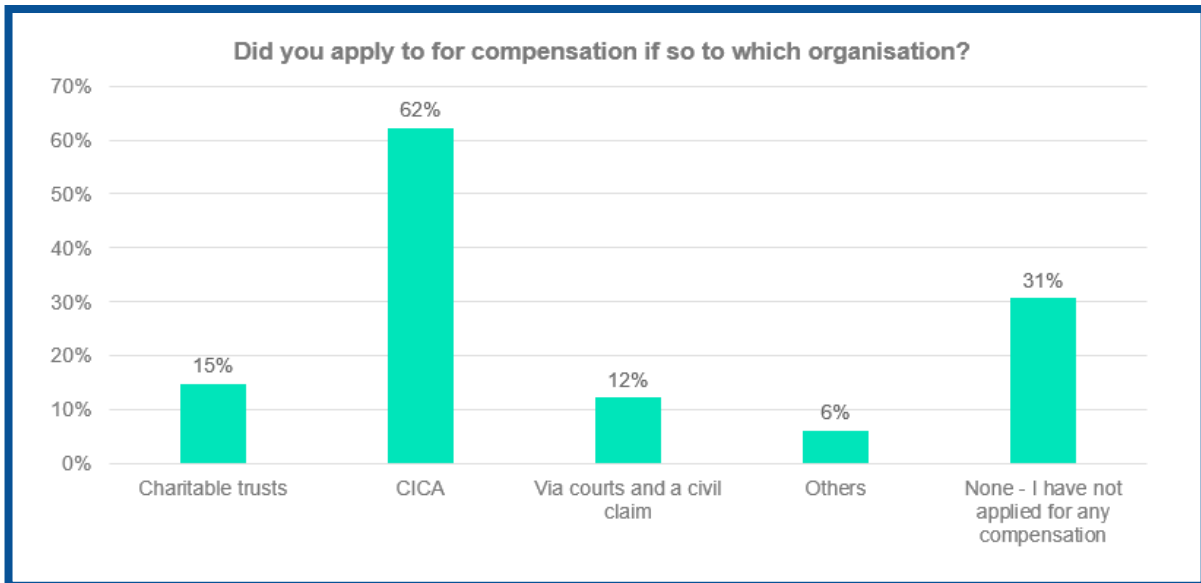
### 50% of survivors reported being bereaved. They told us they have lost:

- Either one or both parents
- A spouse
- Siblings
- Father-in-law
- Children
- Stepchildren
- Best friends
- Colleagues

When asked where respondents found out about CICA and the financial compensation they offer, they replied that they found out through:

- Victim Support
- “Common knowledge” among survivors
- Police
- Solicitors
- Greater Manchester Police
- Work and colleagues
- Family Liaison Officer (FLO)
- Online
- The Peace Foundation

When asked if the respondents had applied for compensation and where, the majority (62%) responded that they have applied to CICA. Charitable trusts, courts and civil claims, and “others” were also avenues through which survivors have applied for compensation.



*“ Because the CICA refuse to acknowledge the severity of the impact, I now feel like a fraud. I question the problems I have psychologically and physically, wondering if I am imagining the pain and am ashamed to be asking for financial help when the CICA feel my injuries don’t warrant it ”*

## Why people need help

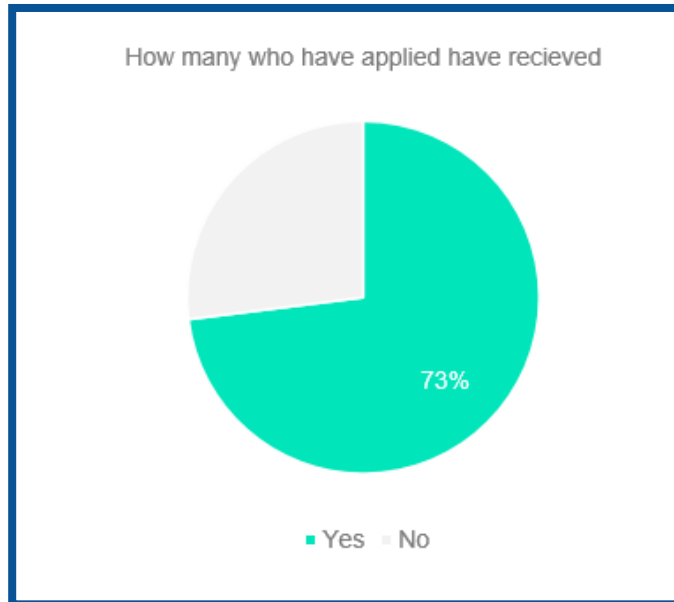
The injuries and trauma we heard about varied hugely. A Manchester arena attack survivor told us they suffered a *“spinal cord injury ... causing life changing injuries. Paralysis for weeks after the attack but following extensive physio can walk with the aid of a walking stick very short distances but am very unsteady. Use a wheelchair the rest of the time. Neuropathic pain is constant down my left arm due [to] the nerve damage”*. A 7/7 survivor told us about injuries that have an ongoing cost, their *“front teeth were smashed and required reconstructive treatment, which needs redoing every 10 years or so costing £6000 each time. Obviously, this is not available on the NHS as it’s classed as “cosmetic”, but it is not! I have been advised that each time they are redone, this increases the chance of damage and I’m likely to need implants eventually. [...] I suffer a strong psychological response having any repair done to them”*. And it’s not just adults, Izzy\* was 12 when she was injured in the Manchester arena, she *“had 8 chronic blast wounds caused by nuts and bolts that were in the bomb. They caused life changing injuries including shattered left ankle. She had to learn to walk again.”* (\*not her real name). Another survivor from the Manchester Arena attack described that *“I have gone from having a full, active, independent life to being limited, struggling and completely dependant – be that with my family and friends to being on state benefits”*.

The psychological trauma was every bit as bad and long lasting as the physical impact. Survivors talked about being *“unable to make sense of it”* (Bataclan survivor), another *“had to deal with multiple suicide attempts by [their] daughter”* (Manchester Arena survivor), and another said they *“still have frequent suicidal thoughts [and] take antidepressants to help”* (7/7 Bombings survivor). In some cases survivors are left feeling hopeless having been unable to protect their children (Reading survivor), are now unable to go out alone and still jump at sudden noises (Manchester Arena survivors). Some bereaved survivors have lost a loved one who was the breadwinner of the family, which causes significant stress for them. Respondents to our survey have told us that they have been forced to pick up work after their partner was killed in a terror attack, as the family income was lost along with their loved one. For some surviving spouses, this is particularly distressing as they themselves sustained significant physical and/or psychological injury in the same attack that killed their partner.

## Personal Stories of Survivors' Experiences with CICA:

### The process

The majority of survivors who applied to CICA received an award.



But making an application was hard for many. A large minority of respondents told us they had to make use of solicitors to submit a claim, or to make an appeal or a civil claim. Also, many said they had to rely on the knowledge of other survivors for help with how to approach the compensation process:

*“The whole process was a nightmare and something that I could not have gone through without the help of my solicitor”* Manchester Arena survivor

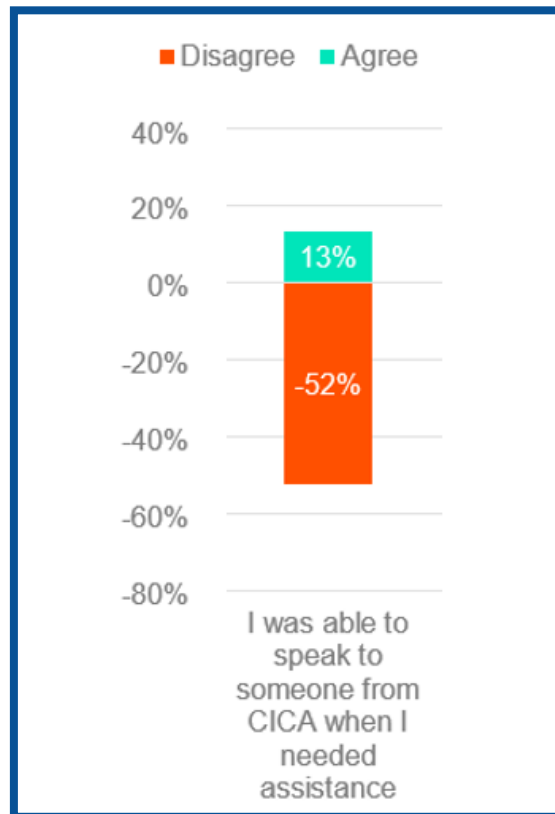
*“I would not have bothered if I did not have legal help. My daughter’s claim took 5 years”* Manchester Arena survivor

Nearly half of the survivors (49%) needed assistance with their application. Those who received assistance did so from:

- Solicitors (both pro-bono and privately paid for)
- Family Liaison Officers
- Police

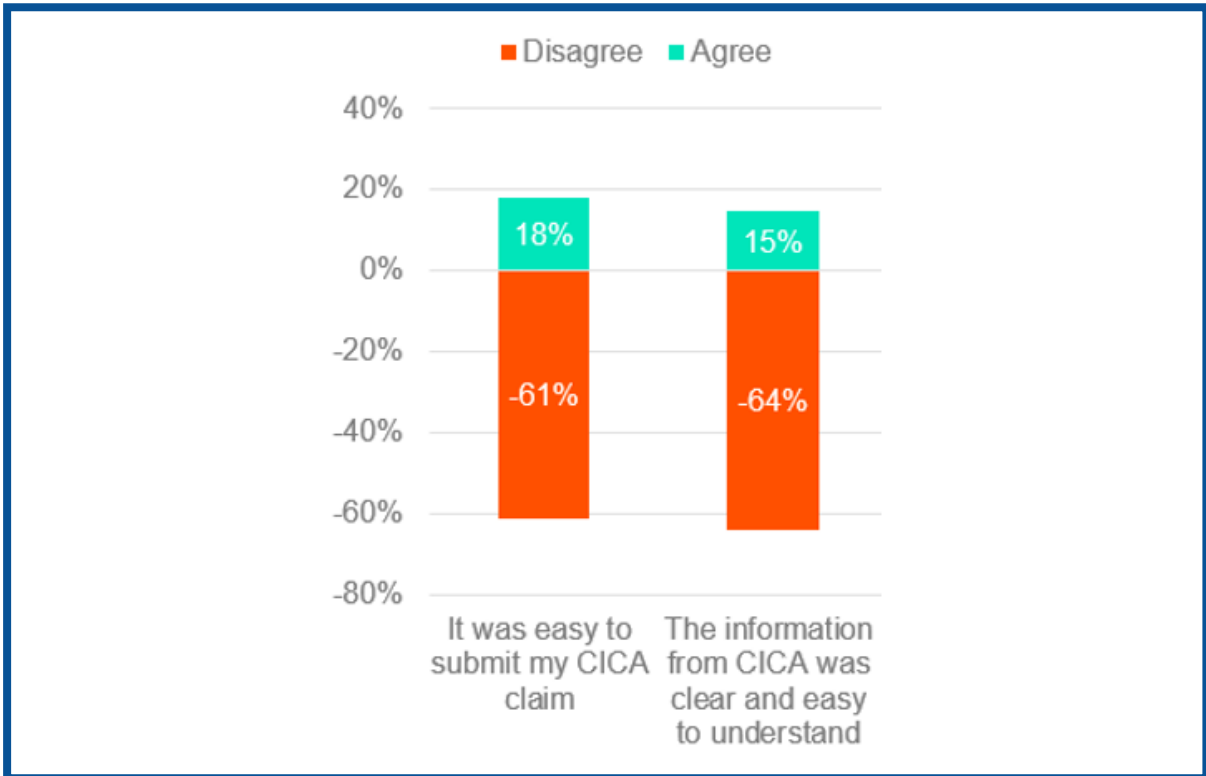
- Victim Support
- A CICA representative

Only a small minority (13%) were able to speak to someone from CICA for help, whereas more than half expressed that they were not able to do this.

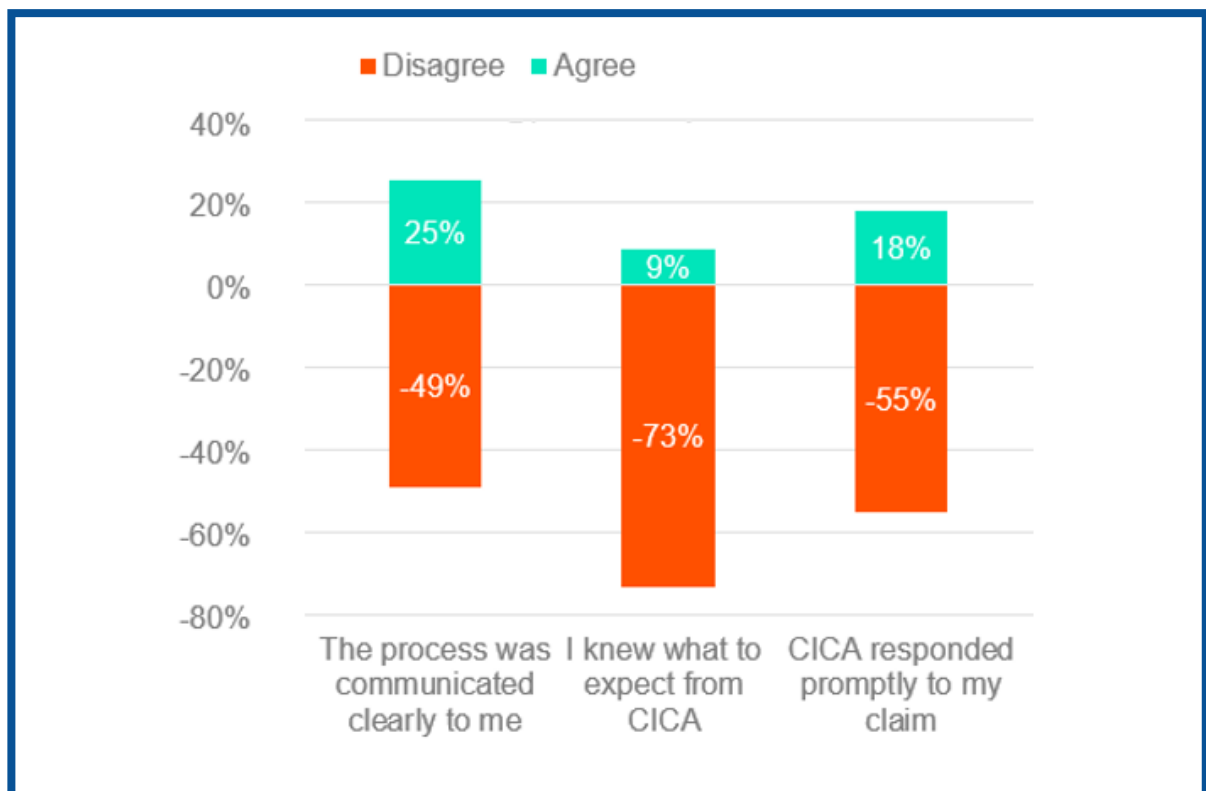


Over 60% of survivors did not feel it was easy to submit their CICA claim, and that the information provided by CICA was unclear/not easy to understand.

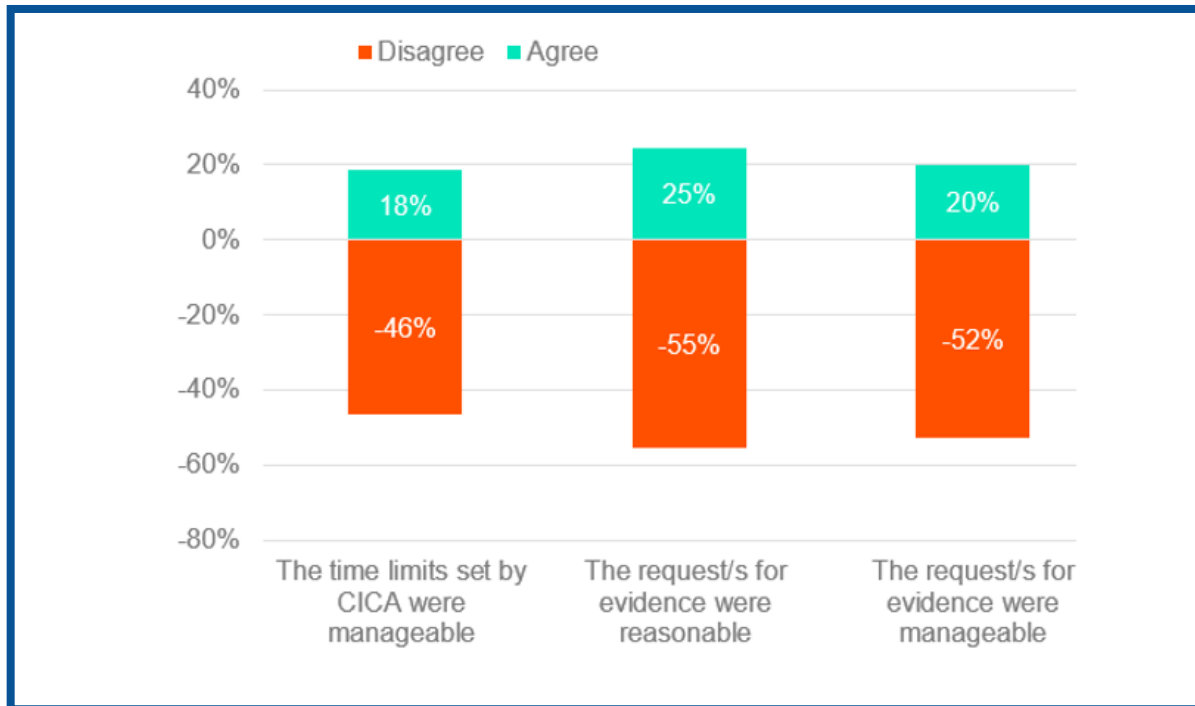




The majority of survivors thought that the process was not communicated clearly to them, they did not know what to expect from CICA, and that CICA did not respond promptly to their claim.



The requests for evidence from CICA as “proof” of physical and/or psychological injury were experienced as unmanageable, unreasonable, and the time limits set by CICA were experienced as unreasonable.



### Survivors told us:

*“It was a stressful process which I found difficult to engage with as it was so triggering having to get doctors certificates etc.”* Fishmongers Hall survivor

*“I have had to fight and endure many assessments to prove my level of injury. [...] The whole process was so stressful and debilitating I cannot put it into words. [...] The fight made me feel so low it added insult to injury and definitely contributed to my mental health/PTSD.”*

Manchester Arena survivor

*“After 5 years I am still waiting for CICA to settle my claim, they lost all my notes” Manchester Arena survivor*

*“Having months and months of forms, evidence to submit I felt I was being traumatised all over again. I felt I was treated like a number. [...] In the end, I just accepted their offer as I was so tired and exhausted by it all” Manchester Arena survivor*

*“I have found the constant battle to convince them I am telling the truth and the challenge of trying to prove my injuries overwhelming and have often considered withdrawing the claim” Manchester Arena survivor*

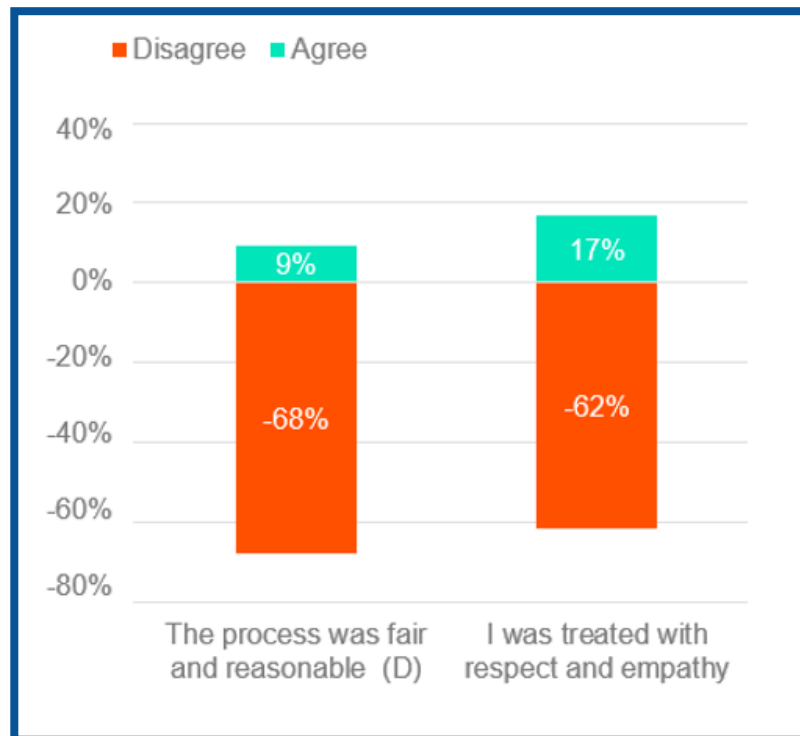
Even those survivors with medical experience and education found the process of submitting evidence overwhelming:

*“As a GP I am used to dealing with medical reports and the timescales involved. However, this process seemed excessively long. I had to secure much of the medical evidence which was not always easy. I was asked for duplicate information several times (...). When payments were attempted I was often informed that bank account details were incorrect and had to resubmit the same information.” Manchester Arena survivor*

Survivors told us in the survey that not only is the process of making a claim unnecessarily exhausting and the rationale for submitting evidence not always clear, but it can be re-traumatising and emotionally difficult to keep repeating their stories to CICA. The compensation authority does not keep an online portal of case notes and updates, nor do survivors have a case worker with the authority. This means that each time survivors contact CICA, they must repeat their stories of injury and bereavement to a new worker.

## Communication

While the process problems are profound, perhaps the most shocking finding was how survivors felt treated by CICA. 68% felt that the process was unfair and unreasonable, only 9% felt the opposite. Similarly 62% did not feel treated with respect and empathy – compared to only 17% who felt they were. These are awful figures for an organisation tasked with helping survivors of terror attacks.



Survivors voiced their highly negative experiences around CICA processes and their communication with survivors:

*“Awful, really really upset me. After one phone call I never spoke to them again”* London Bridge survivor

*“I rang CICA once and was left in floods of tears by their attitude, and I rarely cry. Unhelpful, unsympathetic and bureaucratic. [...] I was so upset afterwards I rang one of the councillors at the Peace Foundation. They gave me the name of a solicitor other people had used and he got me compensation from another source. I just couldn’t face speaking to CICA again and I wouldn’t approach them if I was a victim of crime in [the] future”* London Bridge survivor

*“They upset me so much I wouldn’t even complain as it would have meant dealing with them again. I don’t think they can be improved, they need to be replaced”* London Bridge survivor

One respondent said

*“I constantly had to remind [CICA] that I hadn’t just been attacked but someone had set out to murder me and was only through a tremendous stroke of luck that I managed to make it to hospital alive”.*

Survivor testimonies from our survey all point to how CICA lacks the ability to grasp the long-term moral and psychological injuries caused by a terror attack, as well as long-term physical injuries and disabilities:

*“The timing of communication often fell at anniversary or Christmas. They took ages yet threatened me all the time if I did not reply [within] 28 days my claim would be cancelled. They tried to access all my medical records including childbirth from years ago and not information solely relevant to my claim i.e. any pre-existing injury”* Manchester Arena survivor

*“When they made their final decision I never received the letter, there was no follow-up call, I only found out a year or so later when I phoned them to reopen my claim. They wouldn’t tell me their verdict on the phone so they had to post it. [...] Each time I received a letter or phone call it always felt the same – futile and horrible”* Fishmongers Hall survivor

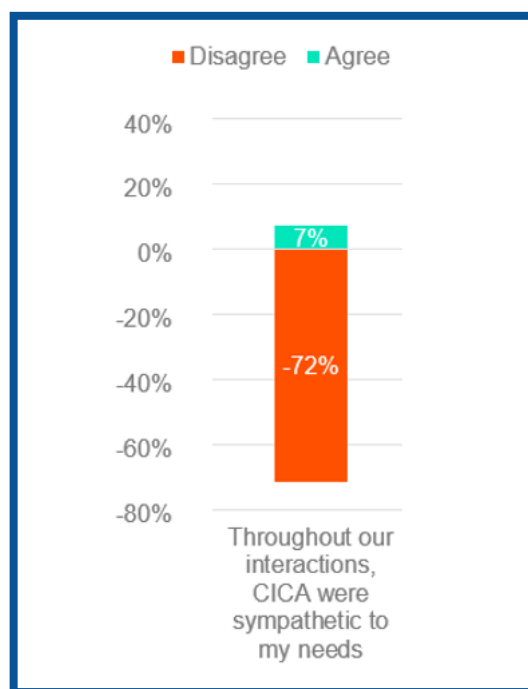
*“I was first denied CICA [compensation] because I was [not] deemed “injured enough”. [...] The language that they use on the letters is uncaring and upsetting. I fought my case and they finally awarded me a pitiful amount”* Manchester Arena survivor

*“CICA made me feel like the terrorist, like I was the criminal. [...] When I shared my honest personal experiences and situation, CICA discounted them, stating that I would “recover” within 2 years. [...] I’d rather not have their support than be treated in this way”* Fishmonger’s Hall survivor

*“[...] I feel my psychological and physical injuries have been dismissed as trivial. The CICA insist that I fully recovered psychologically initially within 2 years. They are still assessing me as fully*

*recovered despite the fact I am still undergoing EMDR therapy almost 6 years after the incident. [...] My solicitor is dealing with most of the communication but I will lose a substantial part of any reward that I get in paying for their service. I have found the constant battle to convince them I am telling the truth and the challenge of trying to prove my injuries overwhelming and have often considered withdrawing the claim” Manchester Arena survivor*

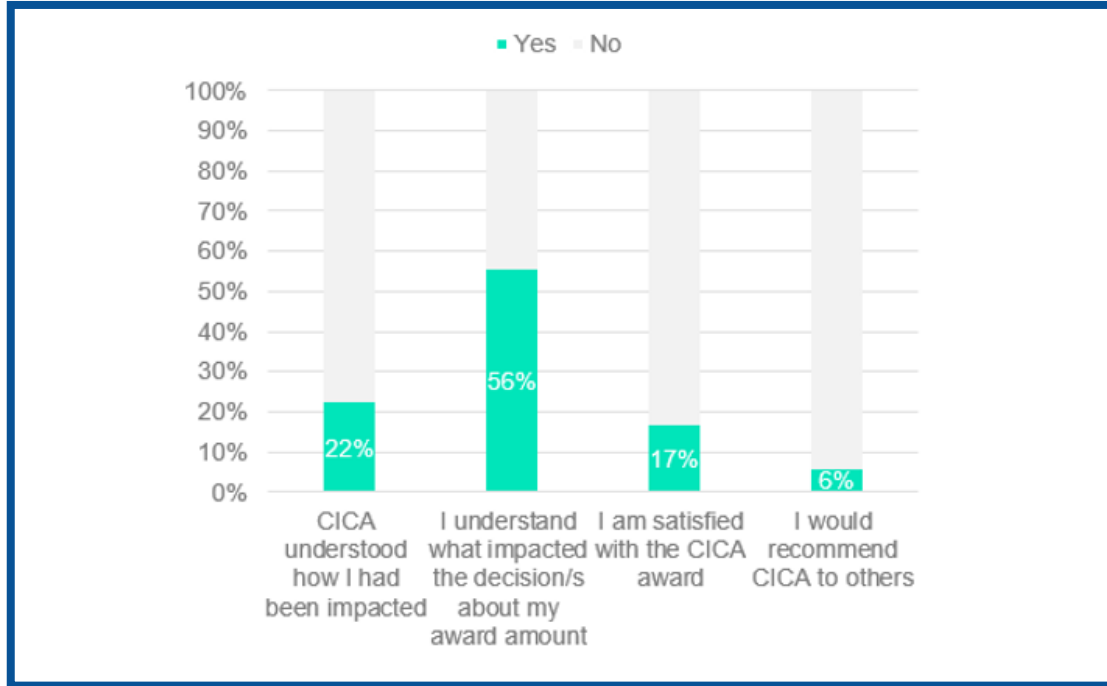
A staggeringly low 7% felt that CICA was sympathetic to their needs, whereas 72% said that they were not.



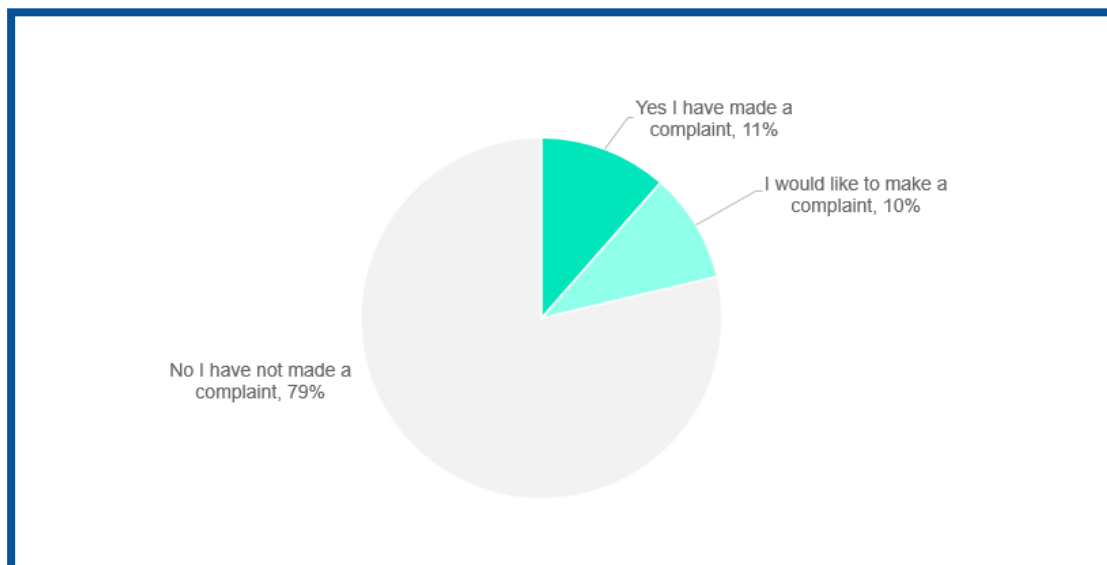
As just one example of this, a survivor of the Sousse attack (see case study 2 below) whose Husband had been killed had been given £5,000 from CICA to pay for transport and funeral costs. Following a civil suit against the travel company involved, and 7 years after the funeral, the survivor received a letter from CICA demanding she pay back the £5,000 that she had spent on the funeral within 30 days or face legal action.

## Final Outcome

Out of the 73% who received an award from CICA, only a small minority felt like they understood how they had been impacted. As has been shown in this report, many survivors see the final reward from CICA as an “insult” to their experiences.



A remarkably low 6% would recommend CICA to others, and many would like to complain or have already made a complaint about the final reward.



The survivors who responded to our survey shared their thoughts around the final outcome or the final amount of money rewarded by CICA:

*“Unfortunately the size of the payments does not cover the impact of the event. It saddens me that the victims are seen as collateral damage of political policies made years ago. We are victims” Manchester Arena survivor*

*“CICA was totally inadequate as was the Red Cross fund when considering long term impacts, my injuries cost me £7000 PER YEAR [...]. This does not include any loss of earnings as I changed to less stressful work due to my injuries. I have easily lost over £500000 over the years” 7/7 Bombings survivor*

*“It sounds bad I know. But my mum received more for a whiplash claim than I received for getting blown up in a bomb at my first concert” Manchester Arena survivor*

*“It’s disgusting not everyone is treated the same. Very much a lottery and you were only given a website and left to make claim yourself” Tunisia attack survivor*

*“[The figures] do not fit with the level of distress, pain and suffering that survivors will have to endure for the rest of their lives” Manchester Arena survivor*

*“Because the CICA refuse to acknowledge the severity of the impact, I now feel like a fraud. I question the problems I have psychologically and physically, wondering if I am imagining the pain and am ashamed to be asking for financial help when the CICA feel my injuries don’t warrant it” Manchester Arena attack*

*“In lots of ways I wish I hadn’t received any compensation as what I received in the end after lots of effort just seems like an insult” London bridge survivor*

One specific issue at a policy level was how historic criminal records have affected eligibility. One survivor told us:

*“As a person who had a previous conviction some twenty odd years prior to the [7/7 Bombings], my compensation was deducted by a third which I believe is unfair. [...] When a*



*terrorist attack occurs all walks of life are in danger which includes people with [previous] convictions who have changed their life for the better. I just feel like I was [punished] a second time after being blown up. What is the point of someone being rehabilitated if you [are] never going to be [perceived] as such” 7/7 Bombings survivor*

CICA does not allow for more than three injuries to be claimed for. This is highlighted by government guidance for how to apply for CICA compensation (GOV.uk, 2014). This means that survivors who have sustained more than three separate injuries must prioritise the three most serious injuries when making a claim. As a result, survivors are left with a plethora of injuries not compensated for after receiving an award from CICA. Needless to say, this practice puts significant financial stress on survivors. Survivors who responded to our survey said:

*“The fact you can only claim for 3 injuries and with each injury you lose a massive % of that award is disgraceful” 7/7 Bombings survivor*

*“I received a payout for my physical injuries and payout for my husband as he died. The difference in pay out was staggering considering I was seriously injured and will have conditions that will last all my life. My payout was small and only took my top 3 injuries. It’s completely unfair” Tunisia attacks survivor*

*“I believe that a terrorist attack should be treated differently and taken more seriously than a normal claim. I don’t agree with the percentages where you get 100% for what they deem to be the most serious injury then the percentages drop progressively for subsequent injuries.” London Bridge survivor*

*“[...] very outdated compensation amounts. The fact that you don’t get 100% of the figure for the second and third injury is unfair” Manchester Arena survivor*

*“Some survivors had far more than the 3 injuries that the CICA pay out for.” Manchester Arena survivor*

*“For my injuries, I listed everything I had been affected, which was extensive, but I was only given a payout of the ‘top 3’ which CICA decide themselves. They give you a payout based on top 3 and does not take into account the future evolution of my injuries. I get one payout and that’s it.”* Tunisia attacks survivor

Several survivors had to fight CICA’s claims that they were not “injured enough”, and that their injuries were worth compensating for. One told us:

*“Loss of gall bladder was disputed by CICA as unable to confirm pancreatitis was trauma related”* Manchester Arena survivor

*“ I constantly had to remind [CICA] that I hadn’t just been attacked but someone had set out to murder me and was only through a tremendous stroke of luck that I managed to make it to hospital alive. ”*

## Conclusions and Recommendations

*“This was an attack on Government, missed by Government who should give compensation to allow people to return to as normal a [life] as possible. Most people are struggling to even have their costs covered” Manchester Arena survivor*

CICA is broken. There can be no other conclusion from the data and the testimonies set out above. An organisation that is supposed to be helping survivors recover and rebuild is instead consistently doing them harm. If the organisation had poor processes and procedures but scored well on other areas, there would be hope for reform. There is not.

Most survivors felt that the compensation awarded is inadequate, does not take into account long-term needs, and does not represent the gravity of terrorism aftermath for survivors. Receiving an award has been difficult for survivors, as some express that the process is not fair in that some survivors are prioritised over others, even within the same family. Others mention that they had to provide the same medical documents multiple times, felt like they were on trial, and felt pressured into disclosing to CICA every horrific detail of their experience. The majority of survivors responding to this survey expressed that they felt the compensation system for victims of terrorism is not fit for purpose and that a radical overhaul is needed to secure better communication, faster case processing, and gentler care when communicating with terrorism survivors.

Physically uninjured survivors expressed that their psychological injuries and trauma were not taken seriously by CICA, and that the final reward was “an insult”. The CICA application process is difficult and does not take into account long-term psychological effects or non-visible injuries.

While our starting point was not to recommend removing responsibility for survivors of terror attacks from CICA, it has become our main conclusion. We simply don’t have any hope for reform. What this means for other victims of crime who have to rely on CICA we do not know as it’s outside the scope of this report. But we do suggest an urgent review of other areas.

For survivors of terror attacks we recommend the creation of a new compensation authority supported by and overseen by the Home Office. This should be properly funded and staffed by individuals who know how to deal with trauma and whose explicit remit is to support survivors get the support they need, not to minimise the payout.

Beyond this headline recommendation we have a set of more detailed recommendations for such a new body:

- There should be a single point of contact e.g. a case worker for survivors to interact with.
- There needs to be clearer and more empathetic communication with people working for the agency aware of how to deal with trauma.
- There should be transparency for how awards are calculated.
- The approach to psychological injuries should be overhauled to ensure that they are properly assessed and understood.
- The progress of the application should be trackable through an online portal
- Reasonable expectations should be communicated when giving timeframes for gathering evidence
- The Government need to spread awareness that compensation is available and how/where to get it
- GPs and councils to have standard procedures in place (e.g., to refer for financial compensation and assistance with the application) for when an attack happens
- There should be no time limit for when you can apply for help
- The rule on only claiming for your top three injuries should be dropped to enable a comprehensive assessment to be made.

The current review being conducted by the Home Office into the ‘Survivor’s Charter’ gives us hope that change may come. This consultation was promised in 2019 by then Prime Minister

Boris Johnson following the attack on Fishmonger's hall and is expected to conclude within weeks. We also hold hope for change because we know from our research that better systems already exist. French survivors of attacks who were injured in UK attacks often talk about the far more effective French system, but also about a different ethos where the French state takes full responsibility for attacks that they see as an attack on their nation as a whole. This change in philosophy should underpin the more specific policy changes set out above. It's critical that the Survivors' Charter is published quickly and sets out a commitment to a new system of compensation for survivors of terror attacks.

### Case Study 1

**P and his partner E were at the Manchester Arena concert when the terrorist attack happened in May 2017.**

**E was killed, P suffered life-changing injuries.**

**He was in hospital for eight months and has had numerous operations and more are due to take place in the coming months.**

"My first dealings with the CICA were when I was in hospital. I was lucky to be given access to a solicitor through E's employer so that made things slightly easier. I was in hospital, bed-bound, trying to come to terms with my loss of E plus my own terrible injuries. From the start the letters I was getting from CICA were unhelpful. The wording, the tone, they are very much cut and paste letters. I think I must have had 50 or 60 different letters, at least.

The first letter came in October, 5 months after the attack happened and I was still in hospital.

They probably would have sent them sooner but I was in a coma for a month and in intensive care so the delay was probably because I just wasn't in any state at all to do any of it.

There were forms to fill in but luckily my solicitor did a lot of that but he still needed to ask me so many questions and to ask for info from me. Bank statements to prove we lived together and medical records and information etc.

I didn't even have a laptop in there. I was trying to protect myself from a lot of the media. I knew there was a lot going on outside my hospital room but I just was not in a state to deal with any of it. I lost my memory for almost a month and a half, a lot of the information I just didn't want to be bombarded with.

Looking back I honestly don't know how I did it.

The whole theme then and even recently is that they don't believe me, that I have to prove it all. Like I'm a criminal.

And they say they can't make a final judgement on my case because I have further surgery. I honestly feel like they are thinking the surgery will improve me so they will then have to pay me less.

The majority of operations I have had on my leg are to actually save my leg and even that now may end up being that I lose my leg.

I am never going to be the finished article that I think they are waiting for.

I have worked all of my life, paying my taxes, before the attack happened. I am on benefits now, the first time in my life. I used to hear people say they are scared to come off benefits, I never understood it. Now I do. I worry that the rate I am getting now which just about makes it possible to live and survive will be reduced down to a much lower rate if I have to come off them then go back on again due to my injuries making it impossible later on to continue in that job. The perception of the public is that I'm set up for life and never need to work. But that is completely different from mine and so many other peoples' realities.

I'm now using our savings but they will run out soon. We saved up for all the trips and things that everyone wants to do at this stage of our lives.

I don't think members of the public realise how disjointed the whole system is.

Requesting medical records, personal information etc, it should all be treated differently when it is a terrorist attack. CICA seem to have no understanding of how to treat people in circumstances like mine."

## Case Study 2

**C, her husband J, and son M were on holiday in Sousse, Tunisia.**

**M was 21 at the time and in university, in his second year out of a four-year degree.**

**They were there for a week's holiday, the terrorist attack happened on the Friday, and they were due to come home on the Sunday.**

“As soon as it happened and J had died, I was bombarded with various people, statutory services, government departments, victims’ charities visiting, phoning, sending letters, and asking me for things. At the start I was in shock, not even yet able to grieve what had happened

Just before we went on holiday, any other savings we had we needed to use unexpectedly for a new gas boiler, so I came back to an empty pot and no money to draw on. Very early on I was shocked when the funeral directors said they needed £1000 to bring J’s body back from Tunisia to where we lived from London at the Coroner’s Office. Then there were other funeral costs and flowers and all of that, so the bills were coming in thick and fast. Nobody really sat down with me and looked through to see if I could manage financially.

We hadn’t got a will or life insurance; they were both things we were going to do but hadn’t got round to with fulltime jobs and caring for my parents and supporting our son through university. So, I felt extremely vulnerable.

It was many months later that I got a letter from CICA saying that they would award me £5,000 for the funeral costs. I had already spent £4600 for the actual funeral, £1000 for J’s body to be brought home and other costs. J’s workplace arranged and paid for refreshments for his funeral and for media support, screens, and sound system outside of the church, so his colleagues were included, or I would have had to find that money too.

Like other families I decided to be part of the civil claim against TUI

I kept getting letters from CICA asking for more updates about the civil claim. And they got quite threatening in tone, asking for this or that information and by a certain date.

The amount awarded was much less than we had been told it would be. But as soon as the settlement happened, CICA were back in touch asking how much we got, and they wanted so much information again.

After providing CICA with the information and data they required I then got a letter in November 2022, 7 years on from the attack, saying I had to pay back the £5,000 they had given me for J's funeral within 30 days, because I had had a payout from the civil claim. And that if I couldn't pay it in that time, that I had to enter into an agreement with them as to how I would pay it back. They also said that if I didn't do that, they would take action to recover the money back.

I was shocked, it was so upsetting and I literally didn't know what to do. I had struggled so hard keeping the roof over our head on just my salary once back in work, I was so scared from the tone and the threats in the letter that I would be taken to court. To then be asked to pay back the money I had used to help pay for my husband's funeral was just so upsetting, I couldn't believe it. I feel like I am being accused of doing something wrong rather than being treated like a victim or a survivor. The entire process took a lot out of me.

At one point I thought I would be able to leave my job and retire but it is just not possible based on my financial circumstances, what we were actually given and the current cost of living.

CICA is a broken service and does not compensate with applying equality of decision-making, compassion or any thought about the well-being process they put victims through.

This was an attack on the State, a political point being made by the terrorist, but the State haven't played their part to support or help us properly at all."



## Case Study 3

Z, her husband and 15 year old daughter, M, were caught up in the terror attack in Sousse, Tunisia, in June 2015.

M was chased down a corridor by the gunman, others were killed right next to her, what she witnessed and went through at 15 has had a massive impact on her.

“We were told originally by CICA that because there was a civil claim going through with TUI they wouldn’t get involved in any conversation about a claim.

The pay-outs from the civil claim for my husband, myself and M were so small compared to what we had been told we should get.

The amount my husband was given was an insult, I earn more in half a month than what he was offered. We were disgusted by it.

We went back to CICA to see what more we were entitled to.

Their response came back the day before the anniversary of the attack last year. They said that because we had had money from the civil claim, they felt it was enough and that we wouldn’t be getting any other money.

I was so angry and upset at that letter. I just didn’t know what to do.

All of the money that M got through the civil claim was money we as her parents had paid out for treatment and the support she needed to rebuild her life. So all she got were the costs, no other money was agreed to be paid through that civil claim.

She is under a psychiatrist and has tried lots of medication for panic attacks and other things that affect her life. She tried a drug called Trintellix. She was able to get it through her health insurance for three months. Then her insurance was renewed so they paid for it for another three months. We were not made aware that there was a limit to what would be given. And then the insurance stopped paying it all of a sudden.

M's psychiatrist sent a letter as part of the CICA claim and told them that when she is on this particular medication she is better. They took that to mean that she is not suffering long term and therefore she is not entitled to anything.

Now she can't hold down a job, her anxiety is really high again.

We pay her rent and whatever we can do but we cannot afford \$480 per month for this drug. It is heart-breaking as her parents because we know how much better she was when she was taking that drug.

M was supported by a Charity in the US. She went on a programme to New York and it was the first time she felt heard and seen and could interact with other young people like her who understood what she was going through. She felt safer in the US than in the UK, because of how she was treated here so she chose to study and then live there.

The UK CAMH system treated her very badly and made her worse.

So as a family we have had to go into massive debt just to support our daughter. We support from here, she got nothing to help her study over there but it's the place she finally feels safe and supported.

It has cost us thousands of pounds to support her.

When it all happened she was just a child, just 15. She is 23 now so she has to do a lot of the paperwork and things by herself and is considered an adult. Imagine how it is for her having to go back over all of what happened again just to prove how much she needs this drug.

The way the CICA letter was worded was upsetting for me. Cold and just a copy and pasted letter. And to send it the day before the anniversary of the attack is just so wrong. There is a right way and a wrong way to deal with these things.

The only time M was better and more stable and able to function was the six months she was on those drugs.

And that is all we want, someone to help us get her those drugs so she can continue with her life.

M is 23 now, she knows herself better than any of us and she has said that when she was taking those drugs it was the best six months she has had since it all happened. And she said

how unfair it is that just because of money she can't have those drugs. Imagine how painful it is as her parents when she says that?

It is just so unfair that because we can't afford to pay for them, she does not take them and is therefore suffering because of it. She has tried so many different drugs and none of them have worked as well as Trintellix.

I want people in Government and at CICA to understand the impact their words have how traumatic the whole process is for people.”

*“ The whole theme then and even recently is that they don't believe me, that I have to prove it all. Like I'm a criminal ”*

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