

SMALL CLAIMS

They Ignored Your Letter

Filing, and what happens next



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If the deadline in your Letter Before Action has passed and nothing's happened, here's what filing actually involves.

Filing your claim

Most small claims are filed online through Money Claim Online (MCOL). You'll need the same facts as your letter — the amount, the basis for the claim, and the defendant's details — plus the court fee, which runs from around £35 to £455 depending on the claim value. This fee is separate from anything Start My Claim charges, goes to HM Courts & Tribunals Service, and is usually recoverable from the defendant if you win.

What happens after you file

✓ **Acknowledgment of service.**

The defendant has a short window to confirm they've received the claim and to say whether they intend to defend it.

✓ **The defence deadline.**

14 days to respond, or 28 days if they've filed an acknowledgment of service.

✓ **Default judgment.**

If they don't respond at all, you can apply for judgment in your favour without a hearing.

✓ **Allocation.**

If it's defended, the court assigns it to the small claims track and sets directions — a timetable for both sides.

Mediation, and what's next

The free Small Claims Mediation Service is offered for many defended claims — a phone-based session with an independent mediator that can resolve things before a hearing is needed. It's optional, but often faster than waiting for a hearing date.

If it does reach a hearing, small claims hearings are informal, and most conclude the same day. The full walkthrough of what a hearing involves and how enforcement works if they still don't pay is covered in the Survival Guide — this mini-guide's job is just the filing gap between the letter and the hearing, not the hearing itself.

Start My Claim does the paperwork

From here it's the claim form, defended-case guidance, and enforcement if it's needed — **£119 fixed for the full case**, no percentage of your money and no hourly clock.

startmyclaim.ai — build your N1 claim form and defended-case documents from your facts.

THE SMALL PRINT

This guide covers England and Wales (Scotland and Northern Ireland run different systems). Start My Claim is self-service software from Vindivo Limited — not a law firm, not solicitors, and not a claims management company. This is general information, not legal advice about your individual circumstances, and reading it does not create an adviser relationship. If your situation is complex, a solicitor or regulated claims manager is the right choice.

Your copy: 2026/27 edition · v1.0 · accurate as of 12 August 2026. The law and court fees change — verify current rules from primary sources (gov.uk, legislation.gov.uk) before relying on this for an active claim. Read the full guide: startmyclaim.ai/guides/small-claims-survival-guide-2026-27.pdf