

Motor Claims - Frequently Asked Questions

1. Now that I have notified my claim, how long will it take to settle it?

a) **Claim for accidental damage where no other parties are involved**

We will deal with the damage to your car immediately and will aim to make any other payments due to you under your policy cover within 5 working days after settlement has been agreed. The effect on your no claim discount is explained in your Policy Schedule.

b) **Claim for accidental damage where the incident is not your fault**

We will deal with the damage to your car immediately and will aim to make any other payments due to you under your policy cover within 5 working days after settlement has been agreed. If you have the details of the person responsible for the accident, we will pursue them through their insurers to recover the cost of the claim. If we do recover the cost of the claim, your no claim discount will not change. However, if we are unsuccessful, your no claim discount will change as explained in your Policy Schedule. It usually takes 3 months to pursue the recovery of the cost with the other party's insurers.

c) **Claim for accidental damage where the incident is partially your fault**

We will deal with the damage to your car immediately and will aim to make any other payments due to you under your policy cover within 5 working days after settlement has been agreed. If you have the details of the other person involved in the accident, we will liaise with their insurers to agree the best terms possible for you in settling the claim and to recover a proportion of the costs. The effect on your no claim discount is explained in your Policy Schedule. It usually takes 6 months to agree terms and recover costs from the other party's insurers.

d) **Claim for accidental damage where the incident is totally your fault**

We will deal with the damage to your car immediately and will aim to make any other payments due to you under your policy cover within 5 working days after settlement has been agreed. We will liaise with the other party involved to deal with their claim. The effect on your no claim discount is explained in your Policy Schedule.

Important Note

Please note that the timescales above are approximate and that each individual claim varies.

We will review how discussions with the other party's insurers are going at regular intervals and will contact you if necessary.

2. What will happen if responsibility for the accident is disputed?

Using the information you have provided, our claims handlers will negotiate with the other party's insurer to achieve the best possible terms for the settlement of your claim. We will keep you informed of progress and will contact you at key stages of the negotiation process. It can take up to 6 months to reach agreement with the other party's insurer.

3. What happens if my car has been stolen?

- a) If your car has been stolen and not found, we will telephone you to discuss and agree a valuation for your car within 5 working days of you reporting the claim to us. You will not be entitled to a courtesy car.
- b) If your car is recovered in a damaged condition but is repairable, we will arrange for collection and repair of the vehicle by one of our approved repairers. When the repairs are completed, the repairer will arrange delivery or collection of the car with you. You will be provided with a courtesy car while your car is being repaired by one of our approved repairers. If your car is a write-off, you will not be provided with a courtesy car.
- c) If your car is found with no damage, we will contact you to discuss the return of your car to you. The claim will be closed and will not affect your no claim discount unless we incur costs in recovering and securing your car. You may safeguard your no claim discount if costs are incurred by reimbursing us for the costs we incur.

4. What happens if my car is a write-off?

If your car is 'not driveable', the repairer will collect it as soon as possible. Please ensure all personal belongings, including the tax disc, are removed from the car before collection. We will assess the damage to your car and if we consider that it is beyond economic repair, we will call you to discuss and agree a valuation for your car within 2 working days of us confirming your car is uneconomical to repair.

5. When will I receive payment if my car is a write-off or has been stolen and not recovered?

- a) If your car is a write-off and we have agreed settlement, we will issue a payment within 5 working days. You will need to send us the documentation listed under 5b).
- b) If your car has been stolen and not found, we will call you to discuss and agree a valuation for your car. Once a settlement figure has been agreed, you will need to send us the following documents for your vehicle by Recorded Delivery:
 1. Vehicle Registration Document (Log Book)
 2. Current MOT Certificate (if applicable)
 3. Service documents
 4. Current Certificate Of Motor Insurance
 5. Details of any finance agreements (if applicable)
Please contact the Finance Company to authorise them to discuss settlement with us.
 6. Copy of your Driving Licence (photo card and paper section)
 7. Original purchase receipt
 8. All keys

Once we have received the above, we will issue your settlement payment within 5 working days.

6. Will I be given a courtesy car?

- a) If you are involved in an accident for which you were not at fault and you use one of our approved repairers, you will be provided with a Class A courtesy car, such as a Ford Ka or Nissan Micra, while your car is being repaired by our approved repairer. We may be able to arrange for the hire of a car that is a similar make and model as your damaged car at no cost to you. While usually we will not provide a courtesy car if your car is a total loss, if the accident is not your fault you may be provided with a hire car at no cost to you.
- b) If you are involved in an accident for which you were at fault or partially at fault and you use one of our approved repairers, you will be provided with a courtesy car while your car is being repaired by our approved repairer. You will not be provided with a courtesy car if your car is a write-off.
- c) If your own car is stolen and not recovered, you will not be provided with a courtesy car.
- d) If you are not entitled to a courtesy car, your policy does not cover the cost of hiring an alternative vehicle.

7. Who will deal with my claim?

Your claim will be allocated to one of our claims handling teams. Their telephone number is shown on the letter accompanying this sheet.

8. Will you keep me informed of the progress of my claim?

The claim handlers will review your claim at regular intervals and will contact you if necessary. The timescales detailed in Question 1 above provide a guideline for the settlement of your claim.

9. Will I have to pay anything towards the costs of the claim?

Usually, you have to pay the excess shown in your Policy Schedule. If your vehicle is repaired you should pay the excess to the repairer, while if it is written off or stolen and not recovered we will deduct the excess from any payment we make to you. If you are not responsible for the accident and you have motoring legal protection cover, we will seek to recover the excess for you.

If we believe that you were not at fault for the accident and you satisfy all of the following criteria, we will waive the excess so you don't have to pay it:

- a) You have agreed to use one of our approved repairers
- b) You have full details of the other party involved including their registration number
- c) We have confirmed the other party's insurance details

10. Can I use my own repairer?

Yes. If you choose to use your own repairer rather than one of our approved repairers, they will need to send us a 'Fully Costed' repair estimate which **must** include all prices for the individual parts, paint, materials and labour. Our engineers will then liaise with them to agree and authorise the repairs within 10 working days.

Please note that if you choose to use your own repairer:

No courtesy car will be provided unless agreed directly between you and your repairer.

The repairs, unlike those done by our approved repairers, will not be guaranteed for 5 years.

The repairer, unlike our approved repairers, is not contractually obliged to provide a minimum level of service to you.

We will not be able to assist you with any aftercare issues.

11. When will my car be repaired?

- a) If you have chosen to use one of our approved repairers, we will arrange for the collection and repair of the vehicle. If your car is not driveable, it will be collected as soon as possible. If it is driveable, it will be booked in for assessment. Once we have an estimate of the cost of the repairs, we will authorise the repairs and then the repairer will let you know when your car will be repaired. When the repairs are completed, the repairer will contact you to arrange the delivery or collection of the car.
- b) If you have chosen to use your own repairer, they will need to send us a 'Fully Costed' repair estimate which **must** include all prices for the individual parts, paint, materials and labour. Our engineers will then liaise with your repairer to agree and authorise the repairs within 10 working days.

12. Do I need to let you know when I have arranged a date with the repairer?

No. If you are using one of our approved repairers, they will notify us. If you are using your own repairer, it is a matter between you and your repairer.

13. Will the repairer collect my car and deliver it back to me?

Yes. Provided you are using one of our approved repairers, your car can be collected and delivered free of charge.

14. How will I know when my car has been repaired?

The repairer mending your car will contact you to arrange the return of your car once repairs are complete. If you have any questions about the progress of the repairs or the courtesy car, please call the repairer.

15. Will the repairs to my car be guaranteed?

Yes. All repairs (including paintwork) undertaken by our approved repairers are guaranteed for five years. This does not affect your statutory rights.

16. What happens if I am not happy with the repairs to my car?

Initially you should contact the repairer who carried out the repairs to your car. If you are still not satisfied, you should contact the claims handling team whose details are shown on the letter accompanying this sheet.

17. When is my car considered to be 'not driveable'?

Your car is considered 'not driveable' if it cannot be lawfully driven on a public highway (e.g. damaged lights / wheels / deployed airbag) or is insecure (e.g. all windows and doors cannot be closed and locked).

18. Can I claim for costs that aren't covered by my policy?

If you were not to blame or were only partially responsible for the accident, you **may** be able to recover some expenses from the person responsible or their insurers. You should keep receipts for all items such as policy excess, hire car costs, taxi costs and accommodation, as these will be needed to provide evidence of your claim. If you have motoring legal protection, our claims handlers will negotiate with the other party's insurer to recover your costs on your behalf and will remain in contact with you during the period of negotiation. It may take up to 6 months to reach agreement with the other party's insurer.

19. What should I do if anyone in my car has been injured?

- a) If the **driver** was injured and was not to blame or was only partially responsible for the accident, please call us using the telephone number shown on the letter accompanying this sheet.
- b) If any **passengers** in your car were injured, regardless of who was to blame for the accident, please call us using the telephone number shown on the letter accompanying this sheet.