

## Car Insurance Claims Frequently Asked Questions

### 1. After 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 within 5 working days of agreeing settlement. Please see your Schedule for details of how it affects your no claim discount.

#### 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 within 5 working days of agreeing settlement. If you have the details of the person responsible for the accident, we will seek to recover the cost of the claim from them through their insurer. If we are able to recover the cost of the claim, your no claim discount will not change but, if we are not able to do so, your no claim discount may change. Please see your Schedule for details of how it would affect your no claim discount. It usually takes 3 months to pursue the recovery of the cost with the other party's insurer.

#### 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 within 5 working days of agreeing settlement. If you have the details of the other person involved in the accident, we will liaise with their insurer 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 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 within 5 working days of agreeing settlement. We will liaise with the other party involved to deal with their claim. Please see your Schedule for details of how it affects your no claim discount.

**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 insurer are going at regular intervals and will contact you when 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 within 5 working days of completing our investigations to discuss and agree a valuation for your car. Please note your policy does not provide a courtesy car during this period.

b) If your car is recovered and it is damaged and after assessing it we consider that it is economical to repair it, we will arrange for its collection and repair by one of our recommended 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 recommended repairers.

c) If your car is recovered damaged and after assessing it we consider that it is beyond economic repair, we will call you within 2 working days of confirming that your car is a write-off to discuss and agree its valuation. We will issue a payment within 5 working days of agreeing settlement. You will need to arrange for all personal belongings,

including the tax disc, to be removed from the car and send the items for your car listed under 5b below to either us or our salvage agents. Please note your policy does not provide a courtesy car during this period.

d) If your car is found undamaged, 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 or our salvage agent 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 within 2 working days of us confirming that it is uneconomical to repair to discuss and agree a valuation for your car. We will issue a payment within 5 working days of agreeing settlement and you will need to send the items for your car listed under 5b below to either us or our salvage agents.

#### **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 the items listed under 5b to either us or our salvage agents.

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 items for your car by Recorded Delivery:

1. Vehicle Registration Document (Log Book)
2. Current MOT Certificate (if applicable)
3. Service documents
4. Details of any finance agreements (if applicable)

Please contact the Finance Company to authorise them to discuss settlement with us.

5. All keys.

Once we have received all these items, 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 recommended 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 them. Alternatively 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. Usually we will not provide a courtesy car if your car is a write off, however 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 recommended repairers, you will be provided with a courtesy car while your car is being repaired by them. 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?**

Yes, the claim handlers will review your claim at regular intervals and will contact you when necessary. If you have any questions about the progress of the repairs or the courtesy car while your car is being repaired by one of our recommended repairers, please call the repairer in the first instance.

Please see the answer to Question 1 for details of the likely timescale for settling your claim.

#### **9. Will I have to pay anything towards the cost of the claim?**

Usually, you will have to pay the excess shown in your Schedule. If your vehicle is repaired, please pay the excess

to the repairer. 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 may waive the excess so you don't have to pay it:

- a) You have agreed to use one of our recommended 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 recommended repairers, they will need to send us a repair estimate which must include all prices for paint, materials and labour and a list of parts. Our engineers will then liaise with them to agree and authorise the repairs within 5 working days.

Please ask the repairer to send the estimate to us, if possible, via Audatex (the repairer estimating system) along with images of the damaged areas. If the repairer does not have Audatex, please ask them to fax it to us on 0161 830 8084. Please note that if you choose to use your own repairer:

- a) You will not receive a courtesy car unless this is agreed directly between you and your repairer
- b) The repairs, unlike those carried out by one of our recommended repairers, will not be guaranteed for 5 years - unless your own repairer offers this
- c) The repairer, unlike our recommended repairers, is not contractually obliged to provide a specific level of service to you
- d) We will not be able to assist you with any aftercare issues.

#### **11. When will my car be repaired?**

a. If you choose to use one of our recommended 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 choose to use your own repairer, they will need to send us a repair estimate which must include all prices for paint, materials and labour and a list of parts. Our engineers will then liaise with your repairer to agree and authorise the repairs within 5 working days.

Please ask the repairer to send the estimate to us, if possible, via Audatex (the repairer estimating system) along with images of the damaged areas. If the repairer does not have Audatex, please ask them to fax it to us on 0161 830 8084.

#### **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 recommended 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?**

If you use one of our recommended repairers, the repairer can collect your car and deliver it back to you free of charge. If you are using your own repairer, you will need to check with them.

#### **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 the repairs are completed. If you have any questions about the progress of the repairs or the courtesy car, please call the repairer in the first instance.

#### **15. Will the repairs to my car be guaranteed?**

If you use one of our recommended repairers, all the repairs (including paintwork) are guaranteed for five years. This does not affect your statutory rights. If you use your own repairer, you will need to check with them.

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

Initially please contact the repairer who carried out the repairs to your car. If you are still not satisfied, please contact our claims handling team on the telephone number 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 at fault or were only partially at fault 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?**

If anyone in your car was injured, please call us on the telephone number shown on the letter accompanying this sheet.