

# Claims 'How To' Motor Accident Claims

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## WHAT TO DO AT THE SCENE

After an accident, regardless of fault you must take the following actions.

- **Remain at the scene** to allow an opportunity for details to be exchanged. Leaving the scene of an accident without liaising with other parties is a criminal offence.
- **Provide your vehicle registration number**, your name, contact number and address, and the vehicle owner's details if it's not your vehicle

## CAPTURING KEY INFORMATION

### Things to note at the scene

- The time and date, location, weather conditions, traffic conditions, road markings/signs/signals.
- Take photographs and make a note of the damage to all vehicles or property, and any injuries to people involved

### Other Driver's Details

- Capture details for all vehicles involved including make, model, registration number, colour, condition, estimated speed, direction, use of lights or indicators, number of passengers.
- Try to note the description of any third-party drivers and take contact details of passengers, pedestrians or other witnesses, details of any police officers involved.

## REPORTING YOUR CLAIM

For speed call your claims contact to **report the claim over the phone.**

In the event of an emergency or an incident outside of business hours, please telephone 0344 888 7282.

**You must report your claim as soon as possible, some policies have reporting conditions or benefits from early reporting such as reduced excesses - please refer to your policy documentation for details.**

## DRIVER INFORMATION REQUIRED

Full Name

DOB

Date Passed / Years Driving

Motor Convictions – If yes code and date acquired

Note of any DVLA Medical Conditions

Note of any previous claims

## PHOTOGRAPHS TO HELP

To ensure fast approval of any repairs to help your insurer understand how the accident occurred please provide the following:

- Front, rear (number plate clearly visible) and both sides of vehicle
- Clear images of the damage caused to the vehicle
- Vehicle Identification Number (VIN)
- Mileage Reading

## LIABILITY

Quickly determining liability for an accident is important to move the claim forward. If you are at fault, a quick admission can allow your insurer to control the third-party claim costs. If you are not at fault then a quick report may allow you to employ assistance holding the other driver responsible and potentially (subject to your policy) waive the excess.

**Always provide your own view of liability and any diagrams to assist the explanation. Dashcam or witness evidence is crucial if available.**

Without very clear evidence to support your position, proving your case is much more difficult.

## REPAIRING YOUR VEHICLE

Repairs to your vehicle can be carried out by an approved or non-approved repairer. Most insurers have nationwide networks.

### Approved Repairer

- Faster authorisation
- Subject to demand and prioritisation
- Lower claim costs
- Basic temporary vehicle
- Guaranteed Work
- Insurer managed
- \*Certain policies reduce the excess

### Non Approved

- Your Preference
- Trust in garage
- May be faster than insurer networks
- Locality & Independence
- Answerable to you

## COURTESY CARS

If you use an insurer's approved repairer, subject to availability, you may be entitled to a basic temporary vehicle while yours is being repaired.

In clear non-fault situations, your insurer may be able to refer you to a Credit Hire Organisation who may agree to provide a like for like hire vehicle and charge the cost to the responsible other party.

## SETTLEMENT

When repairs are finished insurers will normally pay the repairer directly less excess and VAT (if registered). In fault situations insurers will ultimately pay the third party claim as well. In non-fault claims they will attempt to make a recovery - this can include your excess.

