

Claims 'How To' Motor Theft Claims

REPORT TO THE POLICE

When confident the vehicle has been stolen contact the police. This can be done on the 101 number. They will require the registration, make & model and colour. Once reported the police will provide a crime reference number to you.

MAKING YOUR CLAIM

Contact your James Hallam claims executive and provide as much inform

Key Information: In order to quickly have your insurer deal with the claim as much of the following information as possible will be needed:

Original Vehicle Registration Document (V5)

Original MOT certificate (if applicable)

Full service history if available

Original purchase receipt or proof of funding for the vehicle

Full details of any lease, contract or Hire Purchase Agreement, including the Agreement number & early settlement figure.

A description of the condition of the vehicle at the time of the theft

The approximate mileage at the time of theft

Confirm of the location of all sets of keys

Relevant policy terms: There may be terms within the policy such as warranties around ensuring the vehicle was locked or a requirement for force/violence to have been used to gain entry.

The James Hallam claim executive will consider and advise on you on these and their impact, if any, to your claim.

INFORMATION EXCHANGE

If the insurer has queries or requires further information this will be relayed as soon as possible to you. Most policies do not provide for temporary vehicles when theft has occurred so fast sharing of information is needed to speed up settlement.

WHAT HAPPENS NEXT AND TIMEFRAMES

In some instances the insurer may wish to allow some time to see if your vehicle may be recovered. This will usually be subject to information provided by the police. If there is a prospect of recovery normally up to 30 days will be allowed.

If your car is found and the damage is not too severe the insurer will seek to have the vehicle repaired usually via an approved repairer or your chosen garage. If the vehicle is heavily damaged or the *vehicle is not recovered* your insurer will write off the vehicle. This is where information on the vehicle mileage and condition is relevant to allow settlement based on the car's market value (subject to policy terms).

Dispute over vehicle value: If a dispute occurs over the value of the stolen vehicle, try to find examples of comparable vehicles using website searches to show what you consider market value should be.

If there are any extras to your vehicle or recent value affecting changes such as new tyres ensure receipts and evidence are provided to assist.

SETTLEMENT

Insurers will generally cash settle a theft claim where the vehicle is not recovered. If the vehicle is subject to finance they will pay the finance company first with any remaining value paid back to you, less the theft excess.

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Replacing the stolen vehicle: Some policies can source a replacement vehicle if your stolen vehicle is less than 1 year of age. Check your policy and ask your claim executive.

SALVAGE

If the vehicle is recovered following settlement, the insurer is entitled to the vehicle and its residual value. Any amount the insurer recovers in salvage will be recorded against the claim, reducing the total insurer outlay.

TELL THE DVLA

If the insurer settles your claim as a write off you must advise the DVLA that the vehicle has been "sold" to the insurance company.

If your vehicle had a personalised registration number that you want to keep, you need to arrange this before contacting the DVLA.

DVLA can be advised online or by sending them the yellow 'sell, transfer or part-exchange your vehicle to the motor trade' section of your vehicle log book. Send the appropriate section to DVLA, with a letter saying when the payment was accepted and details of your insurance company.

You'll need to give the remaining part of your log book to your insurance company. If your insurance company asks for the whole log book then you'll need to send a letter to DVLA including:

- The details of your insurance company
- The date of the claim
- Your registration number
- The make, model and colour of your vehicle
- Your signature

Send your letter to:
DVLA, Swansea, SA99 1BD.

