

# YOUR CLEAR GUIDE TO MOTOR CLAIMS

Important: This document is intended as a guide only. The terms and conditions of each policy differ from one contract to the next. If you have any queries regarding your policy cover, please contact us.

## Types of Cover

**Comprehensive** - Comprehensive insurance covers accidental damage caused to your car and damage or injury you cause another vehicle or its driver in an accident. Loss of or damage to your car through fire or theft is also covered.

**Third Party, Fire & Theft** - Third party, fire & theft car insurance covers damage or injury you cause to another vehicle and/or its driver. Loss of or damage to your car through fire or theft is also covered. But it doesn't cover your own vehicle if it's damaged in an accident.

**Third Party Only** - Third party insurance is the minimum legal requirement for any driver to take out. It covers damage or injury you cause to another vehicle and/or its driver - but not damage to or loss of your vehicle.

## What to do in the event of an accident

If you are unfortunate enough to have a motor accident, you should take the following steps:

- Take the name and address of any other driver and the registration number of any other vehicle involved in the incident. If you can also obtain the other drivers policy number from their Certificate of Motor Insurance and the name and address of their insurers this will speed up your claim;
- Take the names and addresses of any witnesses together with those of any other third parties involved in the incident;
- Give your own name address and insurance details to the other parties involved in the accident but **do not admit liability**;
- Do not give money to any person involved in the incident. This could be viewed as an admission of liability;
- Make a note of the position of your vehicle in the road and the positions of other vehicles both prior to and after the incident;
- Make a note of the time, date and location of the incident;
- Take photographs of the damage at the site of the accident if possible;
- Report the claim to the Insurers as soon as possible.\*

\* Most insurance companies operate 24 hour helpline numbers for you to report claims directly to them. They are usually able to take all details over the telephone and appoint an approved trader to repair your vehicle. Utilising the helpline services should speed up your claim but if you have any difficulties please contact us.

## Reporting the Incident

It is a condition of any insurance policy to notify your insurers promptly of any incident, regardless of fault, damage or injury.

Motor claims should be reported by phoning your insurance company using the number on your policy document. If you are having trouble finding your policy document, most helpline numbers can be found on our website or by calling the claims team on 020 8329 4900.

## What happens next?

Insurers will either:

- Arrange for an inspection of your vehicle;
- Arrange for a repair quotation;
- Or ask you to obtain a repair quotation.

Once the inspection report and/or repair quotes are provided, insurers will decide whether your vehicle is economically repairable.

If your vehicle is deemed a total loss, insurers will advise the pre-accident value and settle the claim relatively quickly. The pre-accident value will take into account mileage, modifications and age of the vehicle as well as any other factors that would affect the second hand value. Your policy excess will be deducted from the amount agreed. You will then be required to submit all relevant documentation, keys and log book to the insurers before settlement can be completed as, effectively, insurers have purchased the vehicle from you.

## Getting Your Car Repaired

**It is important not to get any work completed until you have received approval from Insurers.** If you are using one of the insurer's approved repairers, the garage will receive written confirmation from insurers confirming that the repair quote is acceptable and that they may contact you to book your vehicle in for repairs. Insurers will settle directly with the garage concerned (net of your policy excess).

If you are using your own garage, insurers will provide confirmation that you may proceed with repairs. Once completed, you can then forward the invoice to insurers for payment (net of your policy excess).

## Courtesy/Hire Vehicles

Fortunately most accidents are relatively minor and your car can generally be used safely until it is repaired at a time convenient to you.

Under most fully comprehensive insurance policies, cover will include a courtesy vehicle if one is available at the garage. If a hire vehicle is included within your policy, an additional premium is usually charged at inception and/or renewal to include this extra.

It is rare for a policy to fully commit to providing a courtesy vehicle in the event of an accident. This largely depends on the availability at the garage concerned. In most cases, a courtesy vehicle is available, however. If the approved garage is unable to provide you with a courtesy vehicle, you should refer to your insurers in the first instance. Make them aware of the need to use a garage where a courtesy vehicle is available.

## Clients with Comprehensive Cover

If your car requires immediate repair, or you are at fault for the accident, or the third party's details are not known, we recommend claiming the cost of repairs under your own motor policy. You will be responsible for the policy excess. However, uninsured losses such as the policy excess can usually be recovered from the third party if they are to blame for the accident, using a Legal Expenses policy (or your motor policy if Uninsured Loss Recovery is automatically included). In some cases, where blame is not easily decided or admitted, 50:50 settlements may be agreed which may prejudice your excess and no claims discount.

## Clients with Third Party Fire & Theft or Third Party only cover

If you have taken details of the third party that is to blame for the accident you should contact **their** Insurers immediately and notify them of your intention to claim. If however, you do not have the third party's details, you may be able to claim under a legal expenses policy or extension. If you are unsure whether your policy includes legal expenses, please contact us.

If you are at fault for the accident you will be responsible for your own repairs, as damage to your vehicle is not covered by your policy. You will still need to report the incident in order that your insurers can deal with any third party claim.

## Policy Excess

Your excess is a condition of the policy and is always payable regardless of fault or the level of damage sustained. Remember, the standard policy excess may be increased if the vehicle is being driven by a young or inexperienced driver.

## Liability

Once insurers have gathered the necessary information and your repairs are completed, they will decide whether liability is accepted or disputed. If they believe that the third party is at fault, they will settle your claim and pursue a full recovery against the third party, which may not always be successful. If they believe you are at fault a recovery will not be pursued.

Liability is decided upon many factors, such as driver's statements, witnesses, accident circumstances, English (or Scottish) law and previous claims that have been won or lost in court.

In some cases, where liability cannot be agreed or decided, both parties' insurers may agree the claim on a shared basis. This is where the total cost of both claims are added together and split between the two insurance companies. Your no claims discount will be affected and your policy excess will be payable.

## Contact Us

If you have any questions, please contact the claims team on 020 8329 4900 or by email at [claims@thecleargroup.com](mailto:claims@thecleargroup.com)



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