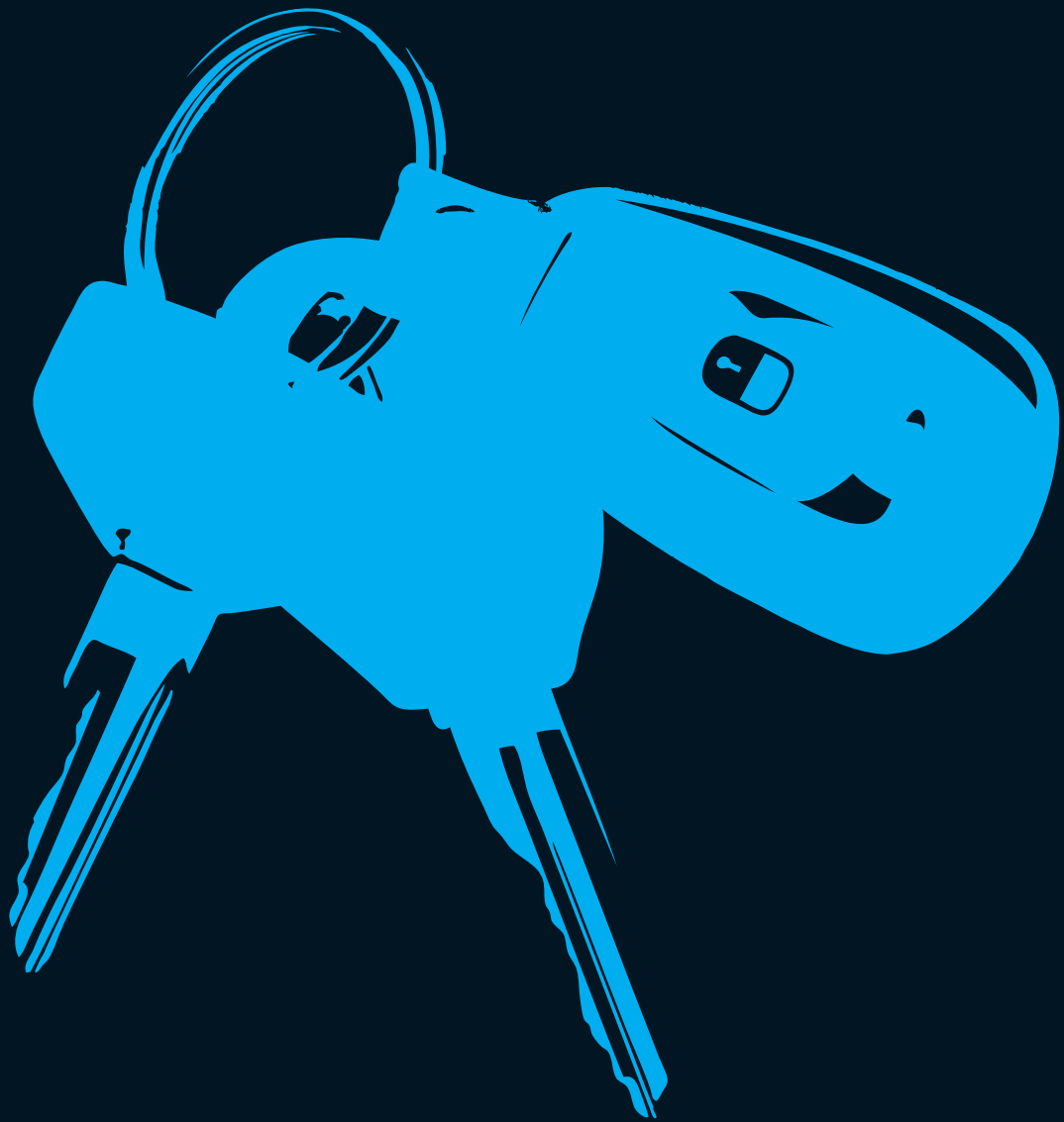


How to make a claim



How to make a claim

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Please don't delay - report same day



How to make a claim

If you have been involved in any type of motoring incident; accident, fire, theft, vandalism or windscreen, please tell us quickly even if your vehicle has not sustained any damage or you do not have a comprehensive cover.



Early reporting

Please don't delay, report all incidents to us on the same day wherever possible.

This is important because current regulation means that we must respond to certain claims against our policyholders within limited timeframes, in accordance with prescribed protocols. If we are not notified of new claims quickly, we may be at risk of cost penalties, which in turn could impact on the cost of handling the claim.

If we are notified of new claims quickly, preferably the same day of the incident or within the first 24 hours of the incident occurring, we will be able to handle the claim pro-actively and ensure that the cost of the claim is fully controlled.

This will ensure that the claims experience against your policy record is minimised.

You can report claims to us by phone, online, email or fax transmission

Methods of reporting a claim

Early reporting of accidents is an essential requirement for Insurers to control the claims process and costs. QBE therefore require assistance from all Brokers, Fleet Management Companies and Policyholders to ensure that accidents are reported to us with minimal delay.

Free phone (our preferred method)

Commercial Fleet: **0808 100 8181**

Car Fleet: **0800 678 3030**

Stafford (Mini Bus Plus): **0800 389 1708**

You can call us 24/7/365* and our incident co-ordinator will record details of the incident and in office hours we will advise you of the:-

- Claims reference number
- Details of the policy cover pertaining to the reported incident
- Policy excess levels
- claims handling process and answer any questions you may have.

You will be asked for a daytime telephone number as we may need to contact you.

** Outside normal office hours your call will be answered by our out of hours answering service.*



Online:

www.QBEurope.com/motor/claims/report_speed_claim.html

Our online Speed Report Form is quick and easy to complete and submit. When you click the submit button we will acknowledge your claim immediately by email and you can view and print the questions we have asked and the answers you have provided for you to store in either hard or soft copy.

By reporting quickly online we can begin the claims handling processes immediately and control the claims costs as efficiently as possible.

Email:

newclaim.motor@uk.qbe.com

We will acknowledge your claim quickly and proceed accordingly on your behalf.

Fax:

+44 (0) 1245 272 585

Again, we will acknowledge your claim quickly and proceed accordingly on your behalf.

Reports by Third Parties:

Where we receive notification of an accident from the Third Party, or their representative, we will make every effort to contact you, or the Policyholder, to seek a report of the accident. In cases where the accident circumstances appear straightforward, it is our intention to attend to the third party claim as quickly as possible. It may be necessary to do so without confirmation from you or the Policyholder, but only where our contact attempts are unsuccessful.

Policy covers

Comprehensive cover

If you have comprehensive cover and want to take advantage of our approved repairer scheme we will immediately arrange for your vehicle, if immobilised, to be collected from the scene of the accident by an approved repairer. The repairer will assess the damage, compile an estimate and submit electronically with digital images of the damage, to an engineer. At the same time, the repairer will organise a courtesy car for you.

If your vehicle is mobile, then an approved repairer will be selected and they will contact you within 48 hours to make arrangements to repair the damage. When arrangements are being made with the approved repairer, it is important for you to discuss with them how any applicable excess and VAT that you (or your employer) are liable for will be paid. If you would prefer not to have your vehicle repaired by one of our approved repairers, please make this clear when reporting the incident. You will need to obtain an alternative repair estimate and submit it to us as soon as possible.

Non-comprehensive cover

If you have third-party, fire and theft or third-party only cover, the approved repairer scheme could still be made available to you. You would have to meet the full cost of repairs and make arrangements with the repairer direct but, you would enjoy the same benefits, i.e. competitive labour rates and a category A courtesy car. If you wish to make enquiries please contact us for guidance.



Legal expenses – personal injury

If you have arrangements in place with your insurance broker please follow the advice that you have been given. Otherwise please note the following:

- If you and/or a passenger travelling in your vehicle (insured with us) has been involved in an incident and you consider that another party was responsible for the incident and any injuries sustained please notify us as soon as possible by telephoning **0808 100 8181** quoting master policy number **36520**.
- This section of our policy cover is defined as a Before the Event (BTE) cover and we will take all relevant details, validate the claim and liability for the incident and commence the appropriate recovery processes by instructing our panel solicitor to act for you where it is agreed that there are reasonable prospects for recovery of the damages suffered.
- If your policy wording and schedule provides for full legal expenses and advice - uninsured loss recovery, you can report your claim on the same telephone number and all claims should be reported as soon as possible so that we can act quickly.

Please refer to the policy wording for full details of the duties of the insured in the event of a claim or potential claim.

Broken windscreen or other glass

You can also telephone **0808 100 8181**, 24 hours a day, for all broken windscreen or any other glass claims. **Selection of option 2** will direct you to our recommended glass specialist, who will, if the damage is covered by your policy, carry out the replacement, or if agreed, the repair work immediately. No claim form will be required, but you will be required to pay any policy excess to the specialist direct at the time that the work is carried out, along with VAT (if applicable). You will be required to show the specialist your certificate of insurance for the vehicle.

Following any glass damage, you must act quickly and call this number, as damage can deteriorate and may make a prospective repair impossible.

Theft or attempted theft

If your vehicle is involved in any type of theft, for example stolen and unrecovered, stolen but recovered, broken into or an attempted theft, you should still ring **0808 100 8181** to report the incident. We will liaise with the police on all cases, so please ensure the incident has also been reported to them. We will need the address of the police station and a crime reference number. If your vehicle has been stolen but not recovered, please report the loss to us as quickly as possible and we will complete our enquiries and the claim processes as quickly as possible.

If your vehicle has been recovered but is damaged, then providing you have adequate insurance cover (comprehensive or third-party fire and theft) and you wish to take advantage of our approved repairer scheme, our approved repairer will make contact with you.

Accidents abroad

To ensure that you have access to assistance when using your vehicle outside of the United Kingdom and the Republic of Ireland, we have agreements with overseas claims handling partners who will provide full accident assistance on your behalf.

Our agents are highly respected and specialise in providing early assistance. Your call will be answered in English and highly trained multilingual staff will be available to provide immediate help or advice.

Full details of our agents will be provided by our underwriters when requesting cover to travel abroad and our Foreign Agents Directory can be obtained by contacting us at our Chelmsford office at the address shown at the back of this brochure.

When and how to get help abroad

You can get help if you cannot continue your journey because:

- your vehicle has been involved in an accident and is immobile
- your vehicle has been stolen and either has not been recovered or has been recovered having suffered damage rendering it immobile
- you need legal assistance to provide bail or security to a court to have you or your vehicle released from detention by the authorities
- your vehicle has been involved in an accident in which serious injuries were sustained.

If you are involved in an accident abroad, you may be asked to sign a form entitled "Constat Amiable D'Accident Materiel" (Agreed Statement of Facts). The purpose of the form is to facilitate an exchange of information and if possible an agreement over the circumstances.

You are under no obligation to sign this but if you do, particularly if its contents are not fully understood, you should do so only subject to the proviso (in English), "I do not accept any responsibility for this accident." Please ensure you provide full details of the travel insurance you will have also taken out.



Claims services

Approved repairer scheme

We have a panel of approved repairers throughout the United Kingdom, chosen not only for their high standard of repair work but also for their commitment to providing a quality service. This includes collection and redelivery of your vehicle if needed.

Approved repairers are authorised to begin work immediately, though an engineer may have to inspect the vehicle first if the damage is severe. To ensure no delays occur, most repairers will take digital images of the damage and electronically submit them to the engineer for approval. All repair work is guaranteed* for three years.

**The repairer undertakes to rectify free of charge to you any defect in the repair work carried out by the approved repairer on your vehicle for a period of three years commencing on the date of the completion of the repair, with the exception that defects relating to manufactured parts will be rectified under the terms of the manufacturer's guarantee. Your rights in law are not restricted by this agreement. This guarantee does not apply to repairs to windscreens or in-car entertainment equipment.*

This service is available to all policyholders who hold comprehensive cover; all you will have to pay is any applicable excess and VAT.

You are not obliged to use this service. If you prefer, submit a repair estimate from a repairer of your choice. However, the labour rates we have agreed with our approved repairers are extremely competitive and you may not enjoy the free use of a courtesy car if the vehicle is repaired elsewhere.

Tracking

We understand how important your vehicle is to you. Our tracking system will ensure that progress of all repairs is continuously monitored, ensuring your vehicle is fully repaired as quickly as possible.

Your fleet manager can request access to our online tracking system, which will enable them to view images of the damage, check the repair costs and dates for collection, repair and return of the repaired vehicle.

Courtesy cars

If your vehicle is to be repaired by one of our approved repairers, we can arrange for you to have free use of a courtesy car, while the repairs are being carried out.

The purpose of the courtesy car is to keep you mobile. It will be a small (category A or grade 1) vehicle. Although it will be in good condition, it is not intended to be a replacement for the vehicle which has been damaged. It may be possible to provide a replacement courtesy van subject to availability and limited use.

Should you require a vehicle similar to the damaged one, our recommended accident management company may be able to offer a suitable replacement vehicle at competitive hire rates. This would be at a cost to you. If this is a requirement, please contact your fleet manager.

If the damage to your vehicle results in it being declared a total loss after a courtesy car has been made available to you, then the courtesy car must be returned at the repairer's request.

Windscreen/glass service

We offer a 24-hour glass replacement service. If the damage is covered by your policy, you will only be required to pay the glass specialists any policy excess which applies and VAT if applicable (unless subject to operative limit endorsement). We will pay the balance of the account direct.

If your windscreen has suffered only minor damage, that is not in the driver's line of vision, we are able to offer a windscreen repair service. The repair service helps to reduce the cost of windscreen claims falling against your claims experience. This service is subject to policy cover and any applicable VAT and policy excess.

Repairs can be undertaken only in suitable cases, after a safety inspection has been carried out. You must act quickly by calling our new claim line, as damage can deteriorate, making a repair impossible.

In-car entertainment

We are able to arrange for any damaged audio equipment to be repaired or replaced if damaged beyond repair or stolen. Contributions may be asked for if the equipment is more than two years old, and repair or replacement is subject to policy cover and any applicable excess and VAT.

Total losses

A vehicle is declared a total loss if the repair costs will exceed the vehicle's market value, taking into account any salvage value. An independent engineer will generally be involved in such cases. It is important we are told who owns the vehicle, as fleet vehicles are often on contract hire or lease agreements or under some other form of finance.

In these cases, we will require the finance house's:

- full name
- address
- agreement number
- contact name and telephone number

All vehicle documents including purchase receipt, Vehicle Registration Certificate (V5C), MOT certificate (if applicable) and servicing/maintenance receipts should be sent to us as quickly as possible. We are not able to provide you with a courtesy car once your vehicle is known to be damaged beyond economical repair.

Legal expenses – personal injury

If you feel that you have a valid claim for injuries sustained in an accident that was caused by somebody else please tell us as soon as possible by telephoning: **0808 100 8181**.

All claims are managed by Lawclub on our behalf and we will provide instructions to our panel solicitor as quickly as possible. They will contact you straight away to discuss the circumstances of the incident and where they agree that there is a reasonable prospect of success they will initiate the claim on your behalf. If you have a full legal expenses and advice – uninsured loss recovery policy cover with us then our solicitor will also discuss and take details of all other uninsured losses (such as policy excess and replacement vehicle hire).

If you are in any doubt about this service or your policy cover entitlement and require further advice, please call us on the above number as quickly as possible.

Scene of accident information form

You will find this form in the back of this brochure.

It is a size A5 four sided document designed to be separated into two sheets along the perforated edge. This then provides two A5 double sided sheets allowing completion of the relevant details on one side and important information for your driver and the other parties involved on the other side.

Important

Please use this form at the scene of an accident to provide the other parties with your details (sheet 1) and record full details of the other parties involved (sheet 2).

Ask the driver of the other vehicle(s) involved to sign the part of the form that you retain. This will then confirm to us that the other party has been provided with the information on sheet 1.

Sheet 1 states:

To be completed by the driver of the insured vehicle and given to the other parties involved.

Instruction:

Please complete the form with your details and provide the form to the other parties involved. Please ask the other party to sign your part of the form to confirm that they have received this information.

Sheet 2 states:

To also be completed and retained by the driver of the insured vehicle and sent to fleet manager to send to the insurer immediately.

Instruction:

Please complete this sheet with your details and the details of the other parties involved and submit to your manager (fleet drivers) or insurance broker immediately.

How else can we help you?

QBE is one of the UK's leading insurers known throughout the market for its healthy appetite for risk and willingness to work flexibly in partnership with brokers. From policy inception to claims settlement, the QBE approach is to use our market expertise to understand the needs of the individual client. Then we tailor our solutions to fit those needs.

We don't believe that one size fits all or that we should follow what other insurers do, which means we are always willing to take a view on specialist risks.

For more information on QBE, please visit our website www.QBEurope.com





QBE European Operations

One Coval Wells
Chelmsford
Essex
CM1 1WZ

tel +44 (0)1245 272 700
fax +44 (0)1245 272 701

enquiries@uk.qbe.com
www.QBEeurope.com

