

What to do in the event of a motor claim?

When an accident occurs it is important that the matter is reported to us and your insurance company as quickly as possible.

To assist the claim to go smoothly, please provide as much of the following documentation and evidence at the earliest stage possible.

- **Accident details:** Tell us as much as you can about what's happened on the claim form including an accident diagram and a statement from the driver.
 - **Age of Driver and Driving Licence Details:** This is to show that they have appropriate experience and expertise.
 - **Photos or videos:** If you can, take photos or a quick video of the accident scene straight away. Whoever is at fault, photos or a video will help save time and money for everyone involved.
 - **Witness details:** Did anyone see what happened? If so, try to get their contact details including names, addresses and telephone numbers. If you can get a brief statement from them at the scene that is even better.
 - **Occupants on Third Party:** It is helpful to know how many people were in the third party vehicle, where were they sitting and what injuries did they appear to have.
 - **Repair details:** Confirmation as to whether your own repairs are likely to be greater than the excess. If so, the following details are needed:
 - **Estimate must contain:**
 - Vehicle make
 - Vehicle type
 - Tyre tread depths (all tyres)
 - Colour (incl. if pearlescent / xyrallic)
 - Labour hours
 - Labour rate
 - Pre-accident condition / damage details
 - **Images of own vehicle showing:**
 - Vehicle registration plate
 - Mileage
 - Rear end of vehicle
 - Complete nearside
 - Roof
 - Pre-Accident damage
- | |
|----------------|
| Vehicle model |
| Mileage |
| Chassis number |
| Paint hours |
| Paint rate |
| Parts prices |
- | |
|----------------------------|
| VIN Number |
| Front end of vehicle |
| Complete offside |
| Bonnet |
| Interior – incl. seatbelts |
| Condition Images |