

Important Things to Know about your Insurance Claim

Third Party Claim

If the damage to your car was caused by an identifiable third party you may be able to claim directly from their insurer, but remember to get the agreement and authorisation before starting any repairs and most importantly remember **it's your car so you choose the repairer**. You can also claim reasonable expenses against the third party but you must mitigate your loss to ensure the sums you claim are realistic eg. if you need to hire an alternative vehicle while yours is being repaired, get the smallest one practical for your needs and choose a hirer that charges agreed ABI rates.

Claim Forms

Insurers will often take details by telephone instead of requiring a written claim form. Remember you will need details of the time and circumstances leading to the accident, a note of the other party's name, vehicle details and insurer. Take photographs if possible.

Insurance Excesses and Betterment

Your policy excess is the amount that you must pay towards the repair bill. You will need to pay this when your repairer requests it - normally upon collecting of your vehicle. You may be able to reclaim this from the third party if the accident was not your fault. Some items that are partially worn may have to be replaced with new during the repair - you are getting something better than you had and may need to make a contribution (betterment) based on the amount of wear that has taken place. You will need to pay this to the repairer along with your excess.

Total Loss

Your insurer may choose to "WRITE OFF" your vehicle making it an total loss. This could occur when the repair costs is very high in comparison to the vehicle's market value normally 60% or more if this happens they will pay you in money and keep the vehicle to dispose of as they see fit.

ULR and Credit Hire

If the damage to your vehicle was not your fault and you are not insured for "Comprehensive" and you use an Uninsured Loss Recovery or Credit Hire company for a replacement vehicle during the repair you may be liable for their fees if the third party fails to pay up. Be wary, take advice and read their agreements before signing.