

Motor



Ensure safety first

Move to a safe location and check for injuries.

Emergency services

Notify them immediately if they are required (Police if the accident involves injuries, theft, or disputed incidents).

Exchange details

You are required by law to exchange Insurer details with other drivers including names, addresses, insurance information and vehicle registration.

Accident report form

If this is required, we will forward one to you for completion and return.

Evidence

Take photos of the vehicles involved and the surrounding scene including road markings etc. Record contact details for witnesses.

Repairs

You have the option of using either your own preferred garage or one that is approved by your Insurer. If using your own garage, a written estimate is required so that your Insurer can either authorise repairs or arrange a physical inspection. If using an approved Insurer garage, arrangements will be made to book your vehicle in for initial assessment. Depending on the damage, next steps will be confirmed.

Courtesy vehicle

This is only available if your policy provides cover for one. There are some caveats; you must use an Insurer approved garage, the policy will usually state that provision is subject to availability, and the courtesy vehicle does not have to match that of your own. Normally a smaller type of vehicle will be provided to get you from A to B.

Duration of repairs

This can depend on many factors including capacity of the garage, severity of the repair, parts availability etc.

Uninsured losses (ULR)

These are costs that you may incur which are not covered by your policy, i.e. policy excess or hiring a vehicle whilst yours is being repaired. It is possible to recover uninsured losses from a third party or their Insurer if you are not at fault for the accident. We will provide further advice around this at the beginning of your claim. Some policies provide cover to assist recovering these.

Collection of a vehicle following repair

It is usual for the garage to collect the policy excess from you before release of the vehicle. If you are VAT registered, this will also be collected, but you can claim this back through your normal VAT returns. If the accident was not your fault, please keep a copy of your excess receipt, as this is something that would form part of a ULR.

General claim guidance

Remember

This information provides some general advice to assist with your claim. All claims are different, and there may be occasions when your Insurer requires further information.

We aim to provide you with an excellent claims service, managing your claim from notification through to conclusion, negotiating on your behalf and representing your best interests.

Should you have any queries or need some additional assistance, please do not hesitate to contact your local claims team or the T L Dallas representative handling your claim.

