

AFTER AN ACCIDENT

Ensure your vehicle is roadworthy before you drive it again. For example, check that lights still work, there is no dangerous bodywork that may injure other road users and there are no leaking fluids.

CHOOSING YOUR REPAIRER

Remember it is **your** vehicle and you can choose who repairs it. Many Insurers have networks of their "approved" repairers. They may try and convince you to have your car repaired where **they** choose. This is for their convenience not yours.

Don't be unduly influenced by insurers' suggestions of delays and extra costs if you don't do what they say. You are entitled to consider the benefits of dealing with the garage of your choice, including the eventual trade in value of your vehicle and the consumer protection of a recognised code of practice. You may also have obligations under contract hire or lease agreements. Remember you are **NOT** obliged to have your car repaired at an insurance nominated garage.

*'Don't be bullied. The Association of British Insurers and the Financial Services Authority agree **the choice is yours.** There are very few exceptions to this rule'*

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. Get their agreement before starting repairs. Remember it is still your car and therefore your choice of 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 must 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. 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 a total loss. This could occur when the repair cost is very high in comparison to vehicle market value. If this happens they will pay you in money and keep the vehicle to dispose of it as they see fit.



ULR AND CREDIT HIRE

If the damage to your vehicle is not your fault or 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.

ESTIMATES

Only one estimate is required. Your chosen repairer will provide an estimate identifying the method of repair and the cost of labour, parts and materials. Only if the insurance engineer and repairer cannot agree should an additional estimate be needed.

VAT

If you are a VAT registered motorist you will need to pay the repairer the full value of the VAT due on the repair bill.



COURTESY CARS

If your policy promises you a courtesy car whilst yours is being repaired it may stipulate this will only happen if you use the insurer's chosen repairer. Very often your chosen repairer will offer the same facility – ask him.

The apparent delay in booking in cars for repair is often due to the non availability of suitable courtesy cars – if you don't need one (maybe a simple lift home and back to collect the vehicle will be sufficient for you) your repairer may be able to do the repair sooner. Discuss your need for a courtesy car with your VBRA repairer.

COLLECTION NOTE

You will normally be expected to sign a collection note when collecting your repaired vehicle. This does not affect your legal rights or the provisions in the VBRA Code of Practice.