

www.NonFaultCarAccidents.co.uk

Know Your Rights
Important information
when an accident happens



AFTER AN ACCIDENT

Ensure your vehicle is roadworthy before you drive it again. For example, check that the 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 remember 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 repairer of your choice. Remember you are not obliged to have your car repaired at an insurance company nominated repairer.

DON'T BE BULLIED

The association of British insurers, The Financial Services Authority and the Office of Fair Trading agree that the **Choice is yours**. There are very few exceptions to this rule.

THIRD PARTY CLAIM – When the accident was not your fault

If the damage to your car was not your fault and was caused by an identifiable third party you will be able to claim directly from the third party insurer. Make sure you get the third parties name and address, contact details, vehicle registration details etc. Get the third party insurers agreement before starting repairs. The repairer of your choice can usually help with this type of claim and can assist before repairs are started and will get authority on your behalf from the third party insurer to start repairs.

CLAIM FORMS

Accident management and Insurers will often take accident details by phone instead of requiring a written claim form. Remember you will need details of the time and circumstances leading to the accident, make sure you get the third party's name and address including phone number, vehicle registration and insurance company details.

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 the repair estimate should an additional estimate be requested.

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 invoice.

COURTESY CARS

If your policy promises a courtesy car whilst yours is being repaired it may stipulate this will only happen if you use the insurers chosen repairer. Very often your chosen repairer will offer the same facility, simply ask when you have your car estimated. If your policy does not specify a courtesy car then you should ask your chosen repairer if they can hire you a car for the duration of repair, most repairers are able to offer a low cost hire solution.

If you are involved in a Non-Fault accident you may be entitled to a Like-for like replacement car whilst your own car is being repaired.

The apparent delay in booking in cars for repair is often due to the non availability of suitable cars. If you don't need a courtesy car tell your repairer as they may be able to give you an earlier booking in date.

COLLECTION NOTE

You will be required to sign a satisfaction note confirming that you are happy with the repairs to your car upon collection. This does not affect your legal rights or the provisions in the VBRA code of practice.

INSURANCE EXCESSES AND BETTERMENT

Your policy excess is the amount that you must pay towards the repair invoice. You will need to pay this usually when you collect your car. You will be able to claim this from the third party if the accident was not your fault or if you use an accident management company they will claim this for you on your behalf.

TOTAL LOSS

Your insurer may choose to write off your vehicle if the damage is excessive. This usually happens when the repair cost is greater than the market value of the car. If this happens the insurer will pay you an agreed amount and dispose of the damaged car.

CREDIT HIRE and UNINSURED LOSS RECOVERY

If the damage to your vehicle is not your fault, or if you are not insured for comprehensive cover and you use a credit hire or ULR company for a replacement car during the repair make sure you check and read agreements that you are asked to sign. You may be liable for their fees if the third party fails to pay for any reason.

INSURANCE COVER

Your policy explains the extent of your cover. If your policy is third party only you are covered for the injury and damage you do to others.

Third party fire and theft adds damage caused by fire, theft, or attempted theft to and from your vehicle.

Comprehensive cover includes all of the above plus damage to your own vehicle. You will usually pay an excess.

Many policies earn No Claims Bonus, this can have significant monetary value and affect the level of damage at which you may decide to pay for your own repairs especially if they are fairly minor rather than involve your insurer. Your chosen repairer will be able to advise you on this course of action, remember if you do lose your no claims bonus it can take several years of higher premiums to get back to full discount.

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