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GAUNTLET MOTOR CLAIM FREQUENTLY ASKED QUESTIONS



FIRST STEPS

1. When an accident happens involving one of my vehicles what should I do?

Whatever the claim, it is important that all relevant information is obtained as soon as possible. After checking that passengers and the vehicle are safe, the driver must begin to collate details of all the parties involved. This is the only occasion that the vehicle(s), passengers and witnesses will all be available at the same time, so the driver must use the opportunity wisely.

This can be made easier by providing the driver with the [Gauntlet Motor Accident Checklist](#) to enable him to ask all relevant questions.

2. When should I contact Gauntlet?

As soon as possible. If you telephone the claims department we can provide guidance and assistance immediately. If your vehicle is damaged we will arrange to have the vehicle inspected as soon as possible. In certain cases we may be able to authorise the repairs; cutting down the time the vehicle is out of use.

In the case of non-fault accidents we will immediately pursue a claim against the other vehicle's insurers for your repair costs and advise how to keep your uninsured losses to a minimum.

3. Are photographs important?

Yes they are! It is relatively inexpensive to provide a driver with a 24-exposure disposable camera and photographs obtained at the accident scene can be invaluable. If there is a dispute over which driver was at fault, the photographs should provide visual evidence to support your driver's version of events. Quite often the other driver does not have a camera so your driver immediately has an advantage. How the evidence is presented is very important and tips on how best to present the photographs are provided the [Gauntlet Motor Accident Checklist](#).

4. Are witnesses important?

Yes provided that they are independent! Your driver should try to obtain the name and address of any one who may have seen the incident and are willing to put their observations in writing. A witness may be a pedestrian or a driver in another vehicle. Passengers in the same vehicle as your driver will not be accepted as "independent" as it is quite likely that your driver may be related to or know them. However, drivers driving in a professional capacity such as coach, bus and taxi drivers may be able to use their passengers as witnesses as it is less likely that they will know them.

VEHICLE REPAIRS & TOTAL LOSSES

5. How do I arrange to have my vehicle repaired?

In the first instance contact Gauntlet. We can discuss and agree whether a claim needs to be made on your own policy or against a Third Party. If the vehicle is not roadworthy we will arrange to have the vehicle inspected by a Motor Engineer as soon as possible. If the vehicle can still be used, we will ask you to obtain a repair estimate. On sight of the estimate we will decide if an inspection is required. At all times we will keep you in touch with developments. Once the insurers have given authorisation for the repairs to take place, we will contact you so that you can book the vehicle in at the repairers.

Your own insurers will only authorise the repairs when they have sight of a fully completed claim form and the details on the form are all in order. Third Party Insurers will only give repair authority when their policyholder is considered responsible for the accident and they have received a fully completed claim form, the details on the form are all in order. (Some call centre based insurers will accept a telephoned admission of fault from their insured).

6. Can I carry out my own repairs?

Insurers will consider a claim for your own repair costs provided that they are carried out by qualified staff, using proper facilities. For repairs with an estimated labour cost of over £300 it is likely that some insurers will arrange an engineer's inspection to agree the repair costs.

If it is necessary for your repair works to begin immediately, because a vehicle is urgently required for a contract, photographs should be taken of the damaged vehicle during the stripping process and the removed parts should be retained. As this arrangement usually reduces the period that the vehicle is off the road, insurers will usually accept that this arrangement has not prejudiced their position. However, they may insist on seeing the repaired vehicle, damaged parts and photographs before agreeing to pay the claim.

7. What happens if my vehicle cannot be repaired?

A vehicle can only be deemed unrepairable by a Motor Engineer, who is acting on behalf of an insurer. An insurer will make a payment based on the replacement value of the vehicle and then take possession of the damaged vehicle. By selling this to a vehicle breaker they will reduce their outlay. For this reason if the repair costs exceed the vehicle value less the value of the damaged vehicle, the vehicle will be termed "Beyond Economic Repair". The repair costs need sometimes only be as much as 80 to 85% of the vehicle value for it to be declared unrepairable as it is "beyond economic repair".

To enable them to value your vehicle an insurer will require you to provide your original Vehicle Registration Document, MOT Certificate (sometimes the Insurance Certificate), and the keys. If you have a working vehicle or it has recent improvements, you may be required to provide copies of the servicing records and invoices for the work carried out.

If the vehicle is being bought on Hire Purchase, Lease Purchase or is on Contract Hire, as a courtesy, you should also notify the finance company that the vehicle is a total loss. Insurers will register the claim on the Motor Insurers Anti Fraud and Theft Register (MIAFTR), which, whilst checking for common factors with other claims, will also check for the existence of outstanding finance. When the claim is settled the balance

outstanding on a finance agreement will be paid direct to the finance company with any balance coming to the policyholder.

Despite policyholder's reservations, most insurers do try to value the vehicles accurately and provide a fair claim settlement. Occasionally, however, low valuations are made. This is usually because there has been an error in identifying the vehicle model or the vehicle is not common and there are no valuation guides available to the engineer. If there is a dispute over a vehicle valuation Gauntlet will take this up with the insurer on behalf of the client. Gauntlet will require our client to obtain the evidence from trade magazines or vehicle specialists that the valuation is inadequate. We may also be able to back up the increased valuation request with our own information obtained from certain online facilities. To have any chance of obtaining an increased valuation, the request must have good documentary evidence. No insurer will reconsider their valuation merely because a client has heard that "You should always reject the first offer"

8. Can I keep the damaged vehicle and obtain a lower settlement?

It is very unlikely that policyholders will be able to retain an unrepairable vehicle, when a claim is made under their own policy. Insurers have an obligation to ensure that unsafe vehicles are not "repaired" by unscrupulous individuals to make a fast buck and put back on the road, used in vehicle "ringing" and that they are disposed of in accordance with EC legislation. For this reason damaged vehicles are only sold to licenced vehicle breakers. Only in exceptional cases will insurers consider allowing a policyholder to retain a vehicle.

Where claims are made against a Third Party policyholder, insurers have a lower level of obligation and will allow vehicles to be retained. However, some insurers are disposing of the more seriously damaged vehicles for the reasons given above.

9. Why does a stolen vehicle claim take longer to settle?

There are two main reasons for this. Firstly, in addition to the time taken to obtain vehicle documentation, carry out the MIAFTR enquiry and place a value on the vehicle, the insurers may also insist on discussing the claim with last driver and policyholder. This obviously will take some time to arrange. Secondly, not all stolen vehicles remain missing. Some vehicles, taken by joy riders for example, may be left for weeks on quiet streets before locals contact the Police and the owner is alerted. Most of these vehicles will be discovered within 4 to 6 weeks and insurers will be unwilling to make a payment until this period has elapsed.

UNINSURED LOSSES

10. What are uninsured losses?

Uninsured losses are expenses incurred following an accident, which are not covered on your motor policy. If someone else is at fault and that person can be identified, these expenses can be claimed back from their insurer. Expenses incurred following a theft, fire or hit and run claim cannot usually be recovered unless someone can be held legally responsible for the damage. Examples of uninsured losses are:

For Comprehensive policies - the policy excess, – which may be £250, £500 or more.

For Third Party Fire & Theft or Third Party policies – the cost of vehicle repairs

Loss of profit – from being unable to use the vehicle in it's damaged condition **or**

Hire of an alternative vehicle (of the same type) – whilst the vehicle is in it's damaged condition.

Other expenses – delivery to and/or collection of vehicle from repairers

11. How do I prove a claim for my policy excess?

You will be required to pay the excess when the repaired vehicle is collected and the repairers will provide a receipt. A copy of this should be sent to Gauntlet. Alternatively, if the vehicle was a total loss the settlement letter from your insurers will indicate that an excess has been deducted. Gauntlet will retain a copy of this.

12. I only have Third Party Fire & Theft cover and I have had an accident that was not my fault. What are my repair options?

The options are:

- If the third party insurer admits that their driver was at fault they may inspect the vehicle and authorise repairs.
- If the third party insurer cannot admit that their driver was at fault they may inspect the vehicle but not authorise repairs. If you have a good enough case (e.g. you have an independent witness) you may be able to obtain a credit repair. This is an arrangement where the repairs are completed but the costs are borne by a credit repair company. They will recover the costs from the insurers at a later date.
- If the third party insurer cannot admit that their driver was at fault they may inspect the vehicle but not authorise repairs. You can then pay the repairs yourself and Gauntlet will recover them from the third party insurer.
- If you do not know the identity of the third party a claim may be made against the Motor Insurers Bureau (MIB) fund. However, this may take some time to resolve and you may still need to pay for the repairs in the short term.

In all cases you should notify Gauntlet of your claim as soon as possible to enable us to fully discuss your options.

13. What is the Motor Insurers Bureau (MIB)?

The MIB was established in 1946 for the purpose of compensating the victims of negligent uninsured and untraced drivers. Every insurer underwriting motor insurance in the UK is obliged to be a member of MIB. Every UK motor insurance policy carries a premium levy, which contributes to the MIB fund. The MIB originally dealt only with claims for injury but now will deal with some property damage claims subject to a £300 excess.

To confirm whether a claim falls within the MIB responsibility an on-line questionnaire can be completed at www.mib.org.uk.

14. How do I prove a loss of profit claim?

This head of claim will only apply if a working vehicle is off the road and no other vehicle is available to cover the contract. This may be a local authority contract or a private booking. Documentary evidence of the contract will be required. A claim may be made for the value of the contract less savings such as fuel, drivers wages and vehicle wear & tear.

On very large fleets, the company Accountants may be able to provide a figure for the profit per vehicle/per day derived from the annual accounts.

15. How do I arrange hire of an alternative vehicle?

Discuss this with Gauntlet first. Depending on the type of vehicle there are various ways in which this can be arranged. However we would never recommend that a vehicle be hired until the other party's insurers have agreed to accept the claim. If there is a dispute, the hire costs may not be reimbursed for some time. Obviously, if your own working vehicle is out of use, you may have no alternative but to incur the costs up front.

However, where the third party insurers have agreed to accept the claim these are the possible alternatives:

Cars and Vans

The majority of insurers have arrangements with national companies to provide hire vehicles at no cost to claimants. They will contact you to deliver and collect the vehicle. If the Third Party insurers agree to repair the vehicle in their own approved garages then a courtesy vehicle will be made available. This arrangement works well.

Certain companies can provide credit hire vehicles and then recover these costs themselves from the Third Party insurers. This arrangement is at no cost to the claimants. However, it is not always explained to hirers that they are still responsible for the hire costs if the insurers do not pay the hire company – this is a legal requirement for this type of hire. The practical effect of this is that a hire company may refuse to hire a vehicle if there is a delay in contacting the Third Party insurers or if the circumstances are not clear-cut, because they cannot guarantee that they will recover their charges. This system generally works well but it must be borne in mind that these costs are generally greater than the rates agreed by the insurers for their own hire vehicles so the continued use of such hirers does increase motor insurance premiums.

Large Commercial Vehicles

Insurers are only geared up to deal with small vehicle hire and have no facilities for larger vehicles. Generally the person making the claim has a better idea of where a hire vehicle can be obtained than the insurers! The alternatives need to be discussed with Gauntlet at the earliest possible moment to consider the alternatives and to agree the costs with the Third Party Insurers. The hire costs will have to be paid up front and reimbursed at a later date. There are no credit hire facilities available for the majority of large commercial vehicles.

16. Can I claim for telephone calls and postage?

Like most parts of any uninsured loss claim, Third Party insurers will insist on documentary evidence of all expenses incurred. It is also unlikely that every telephone call and letter will have been logged during the course of the claim. The practical outcome of this would be that the Third Party insurer would make a compromise offer based on the total claimed.

17. How long will it take to settle my claim?

This is a difficult question to answer. A well-prepared claim with photographs and witness statements will always be settled quicker than a claim without. If a Third Party admits fault then a simple claim may be resolved in a month. However, the average claim can take up to 3 months. If, however, the Third Party or their insurers are uncooperative, it could take 6, 9 or even 12 months.

THIRD PARTY CLAIMS

18. Can I settle a third party claim myself?

There are many instances when vehicles are involved in minor incidents with minimal vehicle damage. On these occasions it might seem easier to pay a third party's vehicle repairs and not report the matter to your insurers. However, there is always a possibility that an unknown passenger or pedestrian may later make a claim for injury. An insurer may then refuse to deal with the injury claim because of late notification. In such circumstances we would suggest that all incidents of this nature are fully discussed with Gauntlet before any action is taken.

19. I've had an accident but my vehicle wasn't damaged. Do I need to inform my insurers?

Motor insurance policies have a condition, which states that they must have written notification of any incident that may lead to a claim and that the claim must be received within a reasonable period of time. Whilst you may not consider yourself responsible for an accident, you may still receive a claim from the other party or their passengers. More often than not the circumstances of any accident can be viewed in different ways and unless you have an independent witness to confirm your version of events, fault may be shared between both parties.

If you delay notifying your insurers of the accident they may refuse to deal with the claim. We would always recommend that you discuss any accident with us in order that we may advise you accordingly.

PROBLEMS

20. My policy renewal is due shortly. What effect will fault claims have on my renewal premium?

This is not easy to predict. An underwriter will take any payment made by your insurer into account when he considers the renewal premium.

If the policy carries a no claims discount, the effect on the premium can be estimated, based on the last renewal. However, this can only ever be an estimate. In the case of a motor fleet, an Insurance Underwriter will take into account the ratio between the premium received and claims paid during each of the last 3, 4 or 5 years. If this shows an increasing trend, the underwriter may ask for a larger premium increase, than other similar policies, to reflect the increased risk. However, Gauntlet will always carefully examine any Insurer's renewal proposals and challenge any unjust increases.

21. What do I do if I am not satisfied with the outcome of my claim?

Let Gauntlet know as soon as possible. If you have a genuine grievance, Gauntlet will take the matter up with your insurers, on your behalf.