

## **Making a Claim – Motor Insurance**

With luck, you may never have to make an insurance claim. However, many people are involved in an accident or suffer a loss at some stage and have to make a claim. The following is some advice on what you should do if you need to make a motor insurance claim.

### **Immediately After an Accident**

1. Swap information of name, address, telephone numbers and details of your motor insurance (insurer and policy number) with the other people involved in the accident.
2. Make a note of the registration number and the make and model of other car(s) involved in the accident.
3. Take the names, phone numbers and addresses of any witnesses to the accident.
4. If you have a camera, camera phone or video handy, take pictures before the vehicles are moved.
5. Notify the Gardai immediately of the accident.
6. Never accept blame for the accident. It is not often straightforward to assign fault, especially at a scene of an accident where people may be in shock. Leave that to the Gardai and the insurers.
7. It is a condition of your motor policy that you report the accident to your insurance company as soon as possible while the details are still fresh in your mind.
8. Ask your insurer for a claim form and when completing it include as much information as possible.

### **Getting Your Car Repaired - If You Have Comprehensive Insurance Cover**

- Get advice from your insurance company. If your insurer recommends a garage, take the car there if possible. This could speed up the repair as you may not need to get a separate estimate.
- If your insurer has not recommended anyone in particular, send your car to a repairer with a good reputation and tell your insurer immediately.
- When you have got an estimate for the repairs, send it to the insurer.
- If your insurer approves the estimate, they will authorise repairs as soon as you have filled in a claims form.

- ❑ When you collect your car from the garage after repairs you may have to pay the first part of the claim if you have an excess on your policy. You should pay this money directly to the garage, regardless of whether the accident was your fault or not.

Remember, if the damage is minor, you may want to repair the car and pay for it without making a claim. This will allow you to protect your no-claims discount.

### **Getting Your Car Repaired - If You Have Third Party Fire and Theft Cover**

If you have third party fire and theft cover, your policy will not cover damage to your car. In this case you can either pay for the repair yourself, or claim from the other driver, if the other driver is at fault.

- ❑ If you are going to claim from someone else, write to him or her saying that you think they were at fault and ask that he or she tells their insurers.
- ❑ Write directly to the other person's insurer if you have the details, quoting the other driver's policy number.
- ❑ Send a repairer's estimate as soon as possible and tell your own insurer that you are claiming against another person.
- ❑ Tell your own insurer that you are claiming against the third party.
- ❑ On receipt of your letter, the third party may decide to pay for your claim directly themselves or they may pass it on to their insurer to settle. If their insurer considers their policyholder was fully responsible for the accident, the insurer will pay the claim once they have received all the necessary information. However, if the third party's insurer believes that you were partially or fully responsible for the accident, the insurer may refuse to settle the claim or suggest a compromise.
- ❑ If you are unhappy with the response from the third party, you should seek advice from your insurer or broker or you can contact the IIF's FREE Insurance Information Service.

### **No-claims Discounts**

You are entitled to a discount if you do not make a claim against your insurance policy, or if someone else does not claim against you. People sometimes think that if they are involved in an accident but are not to blame, they shouldn't lose their discount. However, it is a no-claims discount, not a no-blame discount. Once you make a claim against your policy, you are no longer entitled to the discount. Your insurer may reduce the discount by a couple of steps or you may lose it altogether. Nevertheless, you will be able to rebuild it after a few years if you do not make any more claims.

Many insurers will allow you to protect your no-claims discount. You can usually do this by paying a small extra premium. It may mean that you can make up to two claims over a particular time period without losing your discount.

### **Theft of Your Car**

- ❑ If your car is stolen, contact the Gardai immediately.
- ❑ If you are insured against theft, contact your insurance company and ask for a claim form. Be prepared to wait some weeks in case your car is found.
- ❑ Your policy may also cover loss of property from your car although there may be a limit to the value of the property insured.