



REPORTING OF MOTOR ACCIDENTS

Introduction

Unfortunately, if you've had a motor accident, there is a whole industry waiting to make money out of it. A minor motor accident could result in huge costs for the business, such as :

- Solicitors encourage Third Party injury claims and credit hire claims
- Potentially exaggerated damage to Third Party vehicle if we are unable to arrange for an inspection
- Temporary car hire by the Third Party, sometimes in a much higher vehicle specification, for extended periods of time

The issues

If Protector are unable to control these costs, they can quickly spiral out of control. For example, Protector have seen Third Party claims, which have settled for £7,980.00 having been negotiated from claims costs submitted in excess of £15,000.00. On average credit hire claims can be up to 3 times higher than the agreements with our providers.

This affects you and your employer, as an increase in claims costs can have a result of increased insurance premiums. In addition to increased costs, other issues can include lengthy delays in settling claims and the potential for litigation.

How can you help?

To help minimise the cost of accidents we ask all drivers to report accidents as soon as possible, immediately following an accident, but also to ensure you have recorded all the accident information correctly. This notification is known as the First Notification of Loss (FNOL).

Contacting Protector, or your accident management provider – ideally within the first hour – allows us to contact the Third Party and potentially control some of these costs, meaning there is less chance of Third Party drivers being approached by organisations that can lead to the costs for replacement vehicles and injury claims spiralling out of control. We can offer exactly what a Third Party is entitled to, which can include a hire car if required and medical assistance, but using our negotiated discounted rates .

Next Steps

Make sure that you have details of your insurance policy cover with Protector retained within your vehicle. Alternatively ask for a 'Bump-Card', which has a tear-off slip you can hand to a Third Party, which should encourage them to contact us following an accident. Ensure you have read and understand your employers policies on accident reporting and investigation, again it would be beneficial to retain copies within your glove box.

If you have an accident

Immediately following an Accident, call Protector Insurance on 0161 274 9077

This number operates an out of hours service and can be used 24 hours a day, 7 days a week.

If you believe you are at fault and have a bump card, complete the tear off slip and hand the same over to the Third Party or at least exchange all insurance information.

Make sure you follow and co-operate with your company reporting and investigation procedures. As a minimum we recommend you report all accidents to your line manager, however it may be necessary to report to your HR representative and Health & Safety teams. Ensure you report the collision to the Police within 24 hours if names are not exchanged.

Following an accident, ensure that you have taken photographs (or a video) around all sides of both yours and the third party vehicle, your evidence is vital if we are to defend your accident. We recommend you record information on the damage to both your and the third parties vehicle and make notes whilst they are fresh in your mind, your notes should include:

- Date, time, place
- Purpose of journey
- Starting time
- Environmental conditions (visibility, road surface condition etc.)
- Exact location (with reference to a fixed point)
- Sketch or a photograph of the accident scene
- Download any dash-cam footage as soon as possible before it is over-written.
- Check for CCTV in the area, advise us of the location of CCTV cameras
- Note the position and direction of travel of vehicles and other parties
- Write a brief account of what happened, using clear language
- Note the registration number, model and colour of other vehicle(s)
- Record the other driver's name, address and contact details
- Other party's insurance company details
- Describe the damage to driver's and other vehicle(s) and/or property, including the extent and location of damage (eg corner/mid panel).
- Note the number of occupants in the other vehicles
- Note any Injuries to driver and/or passenger, or other parties
- Record the names and addresses of any witnesses
- Provide any other relevant factors such as personal health, stress, fatigue etc.

Disclaimer:

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