

To help us to support you in the event of a claim, please find below some guidance on what we will need from you:

**Incident details needed for all claims:**

- Date | Location | Circumstances | Vehicle Registration | Details of any Vehicle modifications
- Confirmation of your VAT status
- Bank account details for claim payments once insurers validate the claim
- Drivers' details:
  - Full name | Date of Birth | Date passed driving test | Type of driving licence held |
  - Details of any convictions or Points on licence | Details of conditions noted to DVLA |
  - Details of motor incidents or claims in the last 5 years
- Any photos taken at the scene
- Details of the damage your vehicle has sustained with supporting photos
- If your vehicle is repairable:
  - Confirmation of whether you wish to utilise Insurer Approved repairer (if available) or your own chosen Repairer. In the latter instance we will need their contact details followed by their written quotation (Please see **Important Notes: 1. & 2.** below)

**For a claim involving a **third Party** (another person), we will also need:**

- Third Party Details:
  - Full name | Address | Contact details | Vehicle Registration | Their Insurer details
- Details of damage Third Party Vehicle or property
- Witness details (if applicable):
  - Full name | Contact Details

**For a claim involving a **total Loss**, we will also need:**

- Vehicle Documents:
  - V5C (Logbook) | Last valid MOT (if applicable) | Service history | Finance Company details (if applicable)
- If the vehicle is subject to a finance agreement, you will need to secure a closing balance statement from your finance company

**For a **theft** claim, we will also need:**

- Confirmation of full circumstances leading up to the theft
- Crime Reference Number obtained from the Police
- Any photos showing violent and forcible entry
- Last Driver details (as per driver details above)
- Vehicle Documents:
  - V5C (Logbook) | Last valid MOT (if applicable) | Service history | Finance Company details (if applicable)

**Important Notes:**

1. It is appreciated that at certain times, such as during harvest, you may need to carry out an immediate repair and you may therefore choose to appoint your own repairer. Please note that electing to have any repair completed without your insurers' agreement is strictly on your own authority and this may affect the amount that your insurer ultimately pays in final settlement of your claim. For example, should your insurer deem the vehicle to be beyond economical repair and process your claim as a total loss your insurer will not pay for any repair you may have self-authorised.
2. Insurers may wish to inspect the vehicle and or any associated damaged parts. If you do appoint your own repairer, please be aware that it remains your responsibility to evidence your claim and you must ensure that your repairer retains all damaged parts until your insurer has validated your claim. Failure to supply full evidence can affect your right to claim under the terms of your policy.
3. Your policy requires that your vehicle be maintained in a roadworthy condition, therefore please understand that should it transpire that this may not be the case, you may forfeit your right to claim.
4. Comprehensive motor insurance is designed to provide cover for damage caused by an identifiable accidental cause and should not be mistaken for a maintenance / mechanical warranty. Your Insurer will **not** pay for the following:
  - a. Normal wear and tear for which insurers will be entitled to make a deduction on any claim settlement.
  - b. Damage caused by mechanical, electrical, electronic or computer failures, breakdowns, or breakages. If it can be fully evidenced that consequential damage has occurred your insurers may potentially be able to consider your claim, however cover will be limited to the consequential damage aspect only.
  - c. The Policy excess. You are responsible for this element regardless of liability, however, should it be determined that a third party was at fault then you may be entitled to recover this at a later stage.
5. You will be advised on timescales for when the above information is required. If you do not meet these timescales, this could prejudice your claim and delay its progress.
6. At all times it remains your responsibility to evidence your claim and all information requested needs to be provided at your own cost.