



There is nothing worse than having an accident; whether someone crashes into you, you crash into them or you hit a post; knowing what to do next can be worrying.

What to do immediately after an accident

1. STOP – no matter how minor it is, you must stop. Failing to stop is an offence under the Road Traffic Act
2. Call 999 if anyone has been injured
3. Move vehicle(s) if they are causing an obstruction and it's safe to do so. If it's unsafe or you are unsure, leave the vehicle(s) where they are
4. Exchange details

How do I make a claim?

1. Make sure everyone involved is safe
2. Collect key information
 - Parties involved, their contact details, registration numbers, details of any passengers, witnesses and emergency services that attend
 - When the accident happened
 - Accident location
 - Exactly what happened and what damage was caused to other vehicles and/or property – take photo's where possible and safe to do so
3. Contact your insurers Claims Helpline ASAP, even if you don't have all the information

Calling the Helpline...

By calling your insurer directly on their Helpline - as soon as possible after the accident, they'll give you all the help & support you should need to get your claim underway as quickly as possible. It'll also give your Insurer the opportunity to 'capture' third party claims where you are at fault for the collision, your Insurer can step in and offer assistance to the third party in bid to avoid their hefty own costs, for example in appointing their own solicitors for injury claims, in seeking costly credit-hire replacement vehicle's, etc. All this helps to keep the costs down on a claim.

What you'll need...

So, when you call, you'll be asked for basic details, such as:

- Your / your drivers details
- Details of your vehicle
- What happened and what the damage is to the vehicle
- Whether the vehicle is drivable
- Where you are
- Details of any third party or witnesses who were involved in the incident
- Details of any passengers in your or the third party's vehicle's
- Whether the police were involved and any crime reference number, if relevant
- Where you'd like your vehicle repaired, offering Network Repair Services in many cases



Your claims handler should liaise with you to get your claim set up, underway and settled as quickly and efficiently as possible. However, it'll be no surprise to hear, not all claims are straight forward, and some are pretty complex. Therefore, not every claim runs as smoothly as it should. That's why, the GRP Claims Team are here to help, so please don't hesitate to contact us if you feel you need some assistance or simply want a second opinion. We really are here to help and want to get involved as soon as you feel you need it!

Our contact details are as follows:

T: 01638 596 400

E: claims@grpgroup.co.uk

Our Claims Manager's contact details:

Samantha Petersen

T: 01638 596 398

M: 07702 955447

E: sam.petersen@grpgroup.co.uk

What happens next...?

Policy cover confirmation

Once cover has been confirmed, your insurer will:

- With your agreement, instruct one of their network of approved repairers and suppliers, to get your vehicle repaired & back on the road asap
- Where necessary, instruct a loss adjuster to oversee large or complex claims
- Request the necessary documents, such as repair estimates, photos of the damage, etc.

Your insurer will endeavour to confirm cover and collect all required information during the first call but, for some larger or more complex products or loss types, this isn't always possible and further requests for information/documentation will be made at appropriate times.

Repairing your vehicle

If you repair your own vehicles or have a preferred repairer, one of your insurer's engineers should make contact within 48 hours of receiving details so that an inspection can be arranged at a suitable time. They'll agree costs with the repairer, authorising the repair work and pay the balance directly to them.

You will pay the policy excess and, if you are VAT registered, the VAT.

Your insurer has a range of approved repairers that can provide many types of repairs at your convenience. Some can also self-authorise repairs to speed up the process.

Total Losses

If a vehicle is considered to be a total loss/written off; your insurers' valuations team will work with you requesting all the relevant vehicle documents to achieve settlement.



Settlement & Recovery

Once the settlement has been agreed and/or the final invoices received, your insurer will arrange settlement by BACS or cheque. The excess will be taken from the settlement as well as any VAT, if you are not VAT registered.

If another party is at fault, wholly or in part, your insurer will contact them, stating that we require reimbursement for our outlay. Your insurer will also appoint solicitors* to deal with any uninsured losses that you may incur (e.g. policy excess or hire costs). They also help your driver make a claim against the responsible party if they have been injured.

If your driver is at fault, the insurer will make contact with the third party and offer to repair their vehicle and provide them with a replacement vehicle for the duration of the repairs. If a third party vehicle is declared beyond economical repair, our vehicle valuations team will agree a value with them.

If the accident is a combination of fault, your insurer will liaise with all parties to resolve.