

Vehicle theft (unrecovered vehicle)

- 17** We will send you a claim form that you must fill in and return to us as soon as possible. We will also need the vehicle registration document, the current MOT certificate (if one is in force on the car), keys, photos of the car (if available) and a copy of service and maintenance invoices showing work that has been carried out on the car.
- 18** To help us, we may instruct an independent investigator to meet with you to discuss the circumstances of the theft and to deal with the police in their efforts to recover the vehicle.
- 19** If we approve the claim under the policy, we will ask an independent motor engineer to value your car and to contact you to discuss and agree with you a pre-theft valuation. We will take off any Assisted or hire-purchase amount you still owe on the car and pay this amount straight to the hire-purchase company concerned. If your car is on a leased agreement, the motor engineer will negotiate direct with the leasing company.
- 20** **We will not be able to provide you with a courtesy car if your car is stolen and not recovered, or is recovered but is damaged to an extent that it is a total loss.**

New car replacement

- 21** If your policy includes this cover and your claim meets the requirements for this cover to apply, we will arrange for a new vehicle to be supplied to you and we will pay the supplier direct. If an Assisted or hire-purchase agreement applies to your damaged or stolen car, we will need to get authority from the hire-purchase company to transfer the hire-purchase agreement to the new car. You must pay the supplier of the new car any excess that applies to the claim and the cost of the new tax disc.
- 22** The time taken to deliver the new vehicle to you will depend on whether that particular make and model is available. We will make every effort to do this as quickly as possible, and will keep you up to date on the progress. If possible, we will try and get a replacement car from the garage that supplied you with the car. However, we will need to get quotes from other suppliers.

Third party claims

- 23** If your claim involves an accident with another person and you believe you were not to blame for the accident, or were only partly to blame (as long as your policy provides this cover), we will instruct DAS Legal Expenses Insurance Co Ltd. They will contact you and act on your behalf in making a claim for any uninsured losses (such as an excess or other out-of-pocket expenses) against the other person or their insurers. At the same time, we will try to recover our expenses from the other person or their insurers.
- 24** If you receive any communication from another person involved in an accident with you, please send this to us immediately, unanswered. If the other person is holding you responsible for the accident, we will deal with them on your behalf. If we believe you were not to blame for the accident, or were only partly to blame, we will defend any claim made against you. We will refer to case law where this is relevant. If we decide you must accept some or full responsibility for the accident, we will only do so after explaining our reasons to you, and with your agreement. We will then negotiate a suitable settlement on the most favourable terms. You must appreciate that if you unreasonably refuse agreement, it is likely the other person will start court proceedings against you.

No-claims discount

- 25** If you make a claim under your policy, your no-claims discount may be affected. If you were not to blame for the accident that gave rise to a claim, and we can recover, in full, any amount we pay under your policy from another person or from their insurers, your no-claims discount will not be affected. If, following a claim, we have not been able to recover any amount we have paid by the time your policy is due to be renewed, we will not allow your no-claims discount. If we recover our expenses in full after the renewal date, we will amend and refund to you any premium. If you have a protected no-claims discount, it may not be affected when you renew your policy.

Our service standards and complaints procedure

If you have any suggestions on how we could improve our service to you, or if you are not satisfied with the way we dealt with your claim, please write to:

Chief Claims Manager
Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ.

If you would like to discuss your claim, or would like a copy of our full complaints procedure, please call our Claims Department on 01452 528533.



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Tel: 01452 528533
www.ecclesiastical.com

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Motor claims fax: 01452 306670
E-mail: claims@eigmail.com

Motor claims



How we will handle your claim

We are totally committed to providing you with a first-class service.

We will:

- provide clear guidance;
- settle your claim promptly;
- keep you informed of your claim's progress.

When you tell us about a claim, we will aim to:

- respond to new claims immediately;
- respond to all correspondence within 10 working days; and
- make payment to you within 4 days of you agreeing to the amount.

This leaflet sets out the procedures we will follow for motor claims. If you would like more information, please phone our Claims Department on 01452 528533.

Approving claims

For us to deal with your claim, we need to check the motor policy cover. If you told us about a claim by phone, we will usually have been able to do this by discussing the circumstances with you.

If you didn't tell us by phone, we will have to ask you to fill in a claim form to give us the relevant details.

Vehicles that can be repaired, including stolen vehicles that have been recovered and fire damaged vehicles

- 1 If you have phoned our Freephone helpline and have chosen to use an approved repairer, we will have asked you to take your car to the nearest approved repairer or arrange for them to collect it. As long as your vehicle can be repaired, you will be able to use a free courtesy car (supplied by the approved repairer) while the repairs are being carried out. We will tell you the amount of any policy excess you will have to pay.
- 2 If you have chosen not to use an approved repairer, we will have asked you to have your vehicle taken to a repairer of your choice, to tell us their name and address, and to ask them to produce an estimate for the cost of repairs. We will tell you the amount of any policy excess you will have to pay.
- 3 For claims not reported via our Freephone helpline, we will send you a claim form that you must fill in and return to us as quickly as possible to allow us to approve the claim under the policy. We will let you know we have received your claim form. If the accident does not involve another person or their property, you will not have to fill in the claim form we send you.
- 4 When the repairer has prepared an estimate, we may instruct a motor engineer who will inspect the vehicle, agree reasonable repair charges with the repairer and (as long as the car can be repaired) authorise repairs. If we don't instruct an independent engineer, we will authorise repairs as quickly as possible.
- 5 The repairer will tell you when they have finished the repairs and when you can collect your car (or have it returned to you) and return any courtesy car. They will ask you to sign a satisfaction note and you must pay any excess direct to the repairer. The repairer will send us an invoice for the balance of the cost of repairs, and we will pay them direct.
- 6 The time to repair your damaged car will depend on the extent of the damage caused to your car, the availability of new parts and how quickly the repairer can start repairs.

- 7 If repairs to your car are needed urgently, you can give your own authority for the repairs to be carried out as long as you have reported the claim to us with details of the repairer. You must remember that if you give your own authority and we are not able to authorise repairs before they are completed, the repairer will expect you to pay the repair charges in full.

Vehicles damaged beyond economical repair

- 8 If your vehicle has severe damage, it may be that after following paragraphs 1 to 4 the independent motor engineer considers the vehicle to be damaged beyond economical repair (that is, the cost of repairs would be more than the vehicle is worth). If that is the case, the engineer will place a pre-accident value on the car, taking account of things like its general condition before the accident, accessories and the mileage it has covered. The motor engineer will contact you within two working days of the inspection to discuss and agree with you a value for the car.
- 9 The motor engineer will ask you to send us the vehicle registration document (V5 or V5C), together with the current MOT certificate if this applies. When we approve the claim, we will agree to pay you the total loss value you agreed with the motor engineer, less any policy excess that applies to the claim. We will take off any hire-purchase amount you still owe on the car and pay this amount straight to the hire-purchase company concerned. If your car is on a leased agreement, the motor engineer will negotiate direct with the leasing company. **We will not be able to provide you with a courtesy car if your car is a total loss.**
- 10 When we receive the documents we need, together with confirmation that you accept the total loss offer, we will send a cheque to you and to any hire-purchase company concerned.

- 11 While negotiations are under way to agree a total loss settlement, we will arrange for your car to be moved to our recommended salvage buyer where it can be stored safely and free of charge. Until a settlement is agreed, the car will still be your property.
- 12 After we have settled your claim, the remains of the car (salvage) will become our property and we will arrange to deal with it in line with strict guidelines agreed by the Association of British Insurers, the police and Driver Vehicle Licencing Authority (DVLA).

Broken windscreen or window glass

- 13 Your policy provides contact details of our recommended windscreen and window glass repair or replacement company. You should approach them direct, giving them your policy number, and they will replace broken windscreen or window glass or carry out a repair. They will send the invoice to us for payment. If you contact us, we will give you their emergency phone number. You will not have to fill in a claim form. A claim for replacement windscreen or window glass will not affect your no-claims discount.

Stolen audio equipment

- 14 We can either instruct our recommended supplier to contact you and arrange to replace the stolen audio equipment, or you can get an estimate from a supplier of your choice and, after agreeing the estimate, we will authorise that supplier to replace the equipment.
- 15 We will tell you and the supplier the amount of any policy excess you have to pay towards the cost of the replacement equipment. You must pay the amount of the excess to the supplier once the replacement equipment has been installed. They will send us an invoice for the balance of the cost and we will pay them direct.
- 16 Our aim is to authorise replacement of the stolen audio equipment within five working days of being told about the claim.