

What do I do in the event of a Road Traffic Collision?

If you are unfortunate enough to be involved in an accident in your vehicle, here is a brief reminder of the steps you need to take immediately following the incident:

1. Stop!

Even if the accident is minor, you must stop. Failing to do so is an offence under the Road Traffic Act.

You should make sure that your vehicle's engine is switched off and turn your hazard lights on to alert other road users to your presence. Please always find a safe place to stand away from your vehicle, and if on a motorway or dual carriageway, stand well away from the carriageway ideally behind any crash barrier if possible.

Also, consider whether it is necessary to call the emergency services - 999 or 101. This is particularly important if you are unable to exchange insurance details with the other driver or they have failed to stop.

2. Provide your details

When you are involved in an accident you are obliged to give your name, address and registration number to anyone else involved. It is also useful to provide your insurance company name, along with a contact number.

In order to avoid any difficulties at a later stage, please do not accept blame or admit liability for the accident.

3. Collect all other details

If possible, you should collect names, addresses and contact details from any drivers and passengers involved in the incident. Please also collect contact details for any witnesses.

Also, make a note of all vehicle registration numbers, and ask for insurance details for all those involved in the incident.

Other information that is useful to collect is:

- whether other drivers are the registered keeper of their vehicle and if not, confirmation of who is.
- the colour, make and model of each vehicle.
- the time and date of the accident.
- a sketch showing the position of the vehicles involved.

- a description of the weather conditions plus anything unusual you notice about the road quality or lighting.
 - a list of damage to vehicles, and a description of any injuries sustained by drivers, passengers or pedestrians (if known).
 - if possible take some photographs of the accident scene and damage.
 - If you have the benefit of a dashboard camera and are able to download the content, please do so and forward to us as soon as possible.
4. **Contact us as soon as possible** following the incident even if you don't want to make a claim. If you don't this could invalidate your cover.

Claims Process

1. Report new claim to Peter Best
2. Peter best notify WNS (on behalf of Hiscox)
3. WNS contact policyholder once cover validated
4. Vehicle to be estimated (either at policyholder's choice of garage or network garage)
5. Estimate then reviewed by engineer (either physical inspection or desktop)
6. If repairable, repairs completed
7. If total loss, WNS to finalise (seek documents & arrange payment)
8. Once all invoices finalised and paid, claim closed.
9. If non fault incident, recovery of outlay from TPI

Call to report a new claim:
01376 574047 (between 9am and 5.30pm)
08452138898 (outside of office hours)

If your vehicle is damaged,
our claims team will discuss
your options with you and
confirm policy cover



If driveable, take your vehicle to a garage of your choice for an estimate, or we can arrange this for you through one of our approved repairers

If not driveable, we will arrange for your vehicle to be recovered to a safe location

Once your estimate is submitted, an engineer will review and liaise with the repairing garage

We will arrange for your vehicle to be inspected by a suitable, qualified engineer

Once your repairs are completed all invoices will be settled directly with the repairer

If your vehicle is deemed a total loss, our claims team will discuss your options with you

Once claim finalised, if this is a **FAULT** claim then the matter will be closed

If the circumstances of the accident indicate that somebody else is at fault, then a recovery of all outlay will be pursued from the at-fault party