

Insurance | Risk Management | Consulting

Motor Accident Reporting Including moving plant on site Allianz (I)

Report an accident: 0370 606 4912, Option 2 Policy Number: BV/26565836/02

**Add this number to your phone contacts

What information?

- Your vehicle registration number
- Driver details and contact number
- Drivers licence details/details of any convictions
- Accident location
- Details of any other parties involved/witness
- Points of impact and what damage to both vehicles
- Dash cam footage if available

Ring to report the accident immediately or as soon as it is safe to do so





Injury claims

If a third party pursues a personal injury claim against you, in most circumstances your insurers only have 30 days to investigate liability. If no liability decision is made by day 30 then this is seen legally as an automatic acceptance of liability.

Your cooperation is vital for your insurers to make the correct liability decision

If you leave Persimmon please stay in touch if you have an ongoing motor claim, remember the outcome of a claim will affect your own private motor insurance.





Insurance Risk Management Consulting

Help Persimmon reduce insurance costs

If you are at fault for an accident the best way to reduce the claim cost is to report the accident as soon as possible. This will allow your insurers to try and take control of the third party claim, arranging repairs and replacement vehicles this will help reduce the cost of the claim and the third party is less likely to make a claim for person injury

How Third Party claim costs can increase depending on your reporting time:

Reported in 24 hours	Your insurers control arrange repairs and replacement vehicle. No injury claim as no solicitor involvement	Cost: £2,450
Reported in 1 week	TP already gone to own insurers and referred to credit hire for replacement vehicle. Injury claim pursued as contact from solicitors	Cost: £13,660
Reported in a month	TP claim is handled by solicitors who maximise claim using credit hire and repair and pursue personal injury claim for driver and passenger	Cost: £30,000

Bethany May

Gallagher Claims Handler Tel: 0114 290 1108 Email: <u>bethany may@ajg.com</u> Regional Claims Director

Karen Wood

Tel: 0754 190 6264

Email: karen wood@ajg.com

Need further help/advice?