



## Motor Vehicle Claims Procedure

### Procedure for 'Own Damage' claims

All incidents are to be reported to Austral and such report should comprise:

1. A completed claim form signed by both the driver and the appropriate representative of your organisation.
2. Repair quotation.

Date on which it is convenient for the vehicle to be inspected by the insurance companies assessor, at the repairers premises.

### Settlement

Unless otherwise instructed, repair accounts will be settled directly with the repairer by your insurers. Settlement of claims in respect of vehicles which are deemed to be a total loss will be made with you and/or your financier, depending upon whether any amount is owing on the vehicle.

### Procedure for Third Party Property damage claims

Under no circumstances should any liability to third parties be admitted. Details of claims from third parties should be forwarded immediately to Austral.

If a Third Party is at fault and the claim is below your deductible or you do not wish to claim under your insurance, proceed as follows:

1. Obtain a quotation for repairing your vehicle.
2. Send a Letter of Demand and the repair quotation to the Third Party.
3. Keep a copy of the quotation and the letter.
4. If the Third Party pays the cost of repairs the matter is settled.
5. If they ignore the letter of demand, you should send a second letter about seven (7) days after the first one.
6. If they ignore the second letter, we advise referring the matter to your solicitor.

### Driver's Procedure

The following driver procedure should be kept in the glove box of each vehicle:

This information is supplied to assist in having your vehicle repaired as soon as possible, and to assist your insurer where appropriate to recover the cost of your repairs from the other driver involved in the accident. It will also assist the insurance manager in your own office to prepare the necessary claim form.



## At the scene of the accident

1. **DO NOT ADMIT LIABILITY.**
2. Comply with Police reporting requirements.
3. If another vehicle is involved, obtain:
  - a. The owner's name, address and telephone number.
  - b. The driver's name and address.
  - c. The name of the owner's insurance company.
  - d. The make, type and registration number of the vehicle.
  - e. The name and address of any witnesses.
4. Record the date, time and location of the collision.

Please notify the insurance manager in your own office immediately and assist him in completing a claim form.