



Car Insurance

Claims Guide

Cornhill
Direct

PLEASE KEEP THIS GUIDE IN YOUR CAR FOR DETAILS OF
WHAT TO DO IN THE EVENT OF AN ACCIDENT

Motor Insurance Claims Guide

If you have an accident:

- 1 Always stop.
- 2 Obtain the name and address of the driver together with the registration number of any other vehicle involved.
- 3 Obtain insurance details from any driver you think is responsible for causing the accident, and give your details to anyone who holds you responsible. (You have to provide this information under the Road Traffic Act 1988).
- 4 Obtain the names and addresses of any witnesses. This can be vital.
- 5 If possible draw a picture of the position in the road of your vehicle and any other vehicle.
- 6 If you think your vehicle is unsafe to drive, call the Cornhill Direct Accident Recovery line on freephone **0800 777 149** – this is a 24 hour service.

Our controllers will arrange for:

- you and your passengers to be taken home or to your original destination; and
- your car to be transported to the nearest approved repairer or to another garage of your choice. (See our notes about the advantages of using an approved repairer).

How to make a claim

Tell our Claims Department about the accident or theft as soon as possible by calling us on **0844 391 4111** 8am to 6pm Monday to Friday and 9am to 1pm Saturday.

No claim form is necessary. We will record the details on a statement of fact and if appropriate put you in touch with one of our approved repairers. By using one of our approved repairers you do not need to obtain estimates. You will be provided with the use of a temporary vehicle while the repairs are being undertaken. The temporary vehicle will be class A (small hatchback) size.

Legal Advice

If you have opted to add Legal Protection cover to your policy we will automatically notify the panel solicitor that you have had an accident and they will contact you to discuss the extent of your uninsured loss. These may include your policy excess, loss of earnings, hire car costs, medical expenses and compensation for any injury.

Approved repairer network

Advantages of using one of our approved repairers:

- You will receive priority service from them and they will be able to start the repairs immediately (as long as their workload allows it).
- The bill will be settled direct with them. You will only need to pay the excess and any other amount which you will have been told about.
- In most cases and at your request they will collect the vehicle from your home or place of work and deliver it back to you.
- All our repairers use PAS125 BSi Kitemark and their work is guaranteed for five years.
- Your vehicle will be washed and cleaned before being returned to you.
- If you cannot use one of our approved repairers then call us on **0844 391 4111** for advice.

Windscreen repair/replacement or other broken glass

Your windscreen can often be **repaired** rather than replaced but act quickly before the damage worsens. If it can be **repaired** you will pay nothing and Cornhill Direct will bear the full cost.

If the windscreen or other vehicle glass needs replacement you will have to pay the glass excess shown in your policy (plus VAT if registered) and the balance will be paid by Cornhill Direct.

In either situation a claim will not affect your no claims discount. For policyholders without glass cover you will have to pay the full amount of the repair/replacement at the time the work is carried out. We have arranged preferential rates on your behalf.

Please produce your Certificate of Insurance.

For windscreen service 24 hours per day 7 days per week Call Freephone 0800 169 7180

Service provided by



NB: Please note that the most we will pay is £250 if you do not use our approved supplier.

Accidents in Europe

If you have an accident whilst using your car in Europe, emergency rescue is available 24 hours a day. For Accident Recovery in Europe please dial the international access code followed by **(+44) 208 666 9228**.

You can also let us know about the accident by phoning us on **(+44) 844 391 4111** between **8am to 6pm Monday to Friday and 9am to 1pm Saturday (UK time)**.

How to contact us

0844 391 4111

Car Claims Helpline

Open 8am – 6pm Monday – Friday
9am – 1pm Saturday

If you think your car is unsafe to drive please call

Freephone 0800 777 149

24-hour Cornhill Direct Accident Recovery

Freephone 0800 169 7180

24-hour Windscreen Replacement Service

To improve our customer service, calls may be recorded or monitored

www.cornhilldirect.co.uk

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