

**Call our dedicated motor claims helpline on 0333 003 0613**

to report any motor accident or any other damage which might arise in a claim. Details of the incident will be taken by our chosen accident management specialists **Kingsway Claims**

They will discuss the options available to you and report the incident to your insurer for you

Have Kingsway indicated that the incident is likely to lead to a **fault claim**?

YES

Do you have **Fully Comprehensive** cover?

YES

Do you need to claim for damage to your vehicle?

NO

Kingsway will report the accident to your insurer for information purposes only

NO

NO

YES

Kingsway will report the accident to your insurer who will liaise with the third party and their insurer.

The following repair options will be discussed with you, and if you purchased a separate **guaranteed hire vehicle** policy from us, Kingsway can arrange for your replacement vehicle to be supplied.

YES

Do you have **Fully Comprehensive** cover?

NO

You can decide which one of the following **3 ways** you wish for Kingsway to deal with your claim

You can decide which one of the following **2 ways** you wish for Kingsway to deal with your claim

#### Kingsway Credit Hire / Kingsway Credit Repair Route

Kingsway will appoint one of their chosen partners who will deal with the vehicle repairs and provide you with a courtesy vehicle if it is required.

You will not have to pay an excess once your vehicle is repaired. The credit hire company will re-coup the costs of the hire and/or repair directly from the third party insurer.

OR

#### Comprehensive Route

If the accident has left you without a vehicle, Kingsway may be able to offer you a courtesy vehicle which the third party insurer will pay for.

Kingsway will arrange for your insurer to deal with your vehicle repairs. You will pay your excess to the repair garage when you collect your vehicle.

On your behalf Kingsway claims will recover the excess you have paid from the third party insurer.

OR

#### Third Party Insurer Route

If the accident has left you without a vehicle, Kingsway may be able to offer you a courtesy vehicle which the third party insurer will pay for.

The third party insurer will deal with the repairs to your vehicle and you will not be charged your policy excess. The speed that your claim is handled will depend on third party insurers' service levels.

Note: The third party insurer may offer their own approved repairer or you may elect to use your preferred repairer in both instances you might have to wait for a repair estimate to be approved.

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#### Choose your own vehicle repairer

You obtain a repair estimate and send it to Kingsway

#### Use a repairer provided by Kingsway Claims

Kingsway's repairer will make contact with you to arrange an estimate usually within 2 hours

#### Use one of your insurer's authorised repairers

Your insurer will make contact with you to arrange an estimate usually within 48 hours

Your insurer will instruct their engineers to authorise the repairs or to carry out a vehicle inspection which may take up to 5 days

Estimate is sent to your insurer by Kingsway

#### If your vehicle is repairable

The works are carried out and you pay your policy excess to the repairer on completion

#### If your vehicle is written off

Your insurers will offer you a claim settlement sum which you have the right to question if you feel it is too low

Kingsway will make contact with you to ensure the repairs carried out were satisfactory or that you have received your claim settlement from your insurer.

If you have purchased an **excess protection** policy from us, please make Kingsway aware and they will assist you in making a claim for the excess sum you have already paid.

**plan**  
insurance brokers

**Kingsway**  
**Claims**  
Accident Management Services

During the claims process you may hear from specialist companies that Kingsway use to help you get the best result.

#### Hire Companies

**EasiDrive**  
Accident Management



**CCC**  
Central Cab Care  
THE TAXI REPLACEMENT SPECIALISTS

**S&G**  
Response

**VISION**  
YOUR CHOICE FOR HIRE

#### Solicitors

**BOTT & CO**  
SOLICITORS  
FLIGHT DELAY • PERSONAL INJURY • HOLIDAY ILLNESS

**Watermans**  
accident claims and care

**GARVINS**  
SOLICITORS

#### Vehicle Repairs

Car Repair Network - who will appoint a local approved garage

**CRN**