

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 **Lemonaid Motor Legal Ltd**

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

Have Lemonaid 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 →

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

NO ↓

NO ↓

YES ↓

Lemonaid 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, Lemonaid can arrange for your replacement vehicle to be supplied.

Do you have **Fully Comprehensive** cover?

YES ←

NO ↓

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

Lemonaid Credit Hire / Lemonaid Credit Repair Route
Lemonaid 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 and available.
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, Lemonaid may be able to offer you a courtesy vehicle which the third party insurer will pay for.
Lemonaid 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 Lemonaid 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, Lemonaid 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 the third party insurer's 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.

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

Lemonaid Credit Hire / Lemonaid Credit Repair Route
Lemonaid 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 and available.
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

Third Party Insurer Route
If the accident has left you without a vehicle, Lemonaid 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.
Note: The third party insurer may offer their own approved repairer or you may elect to use your own, in both instances you might have to wait for a repair estimate to be approved.

Choose your own vehicle repairer	Use a repairer provided by Lemonaid Claims	Use one of your insurer's authorised repairers
You obtain a repair estimate and send it to Lemonaid	Lemonaid's repairer will make contact with you to arrange an estimate	Your insurer will make contact with you to arrange an estimate

Your insurer will instruct their engineers to authorise the repairs or to carry out a vehicle inspection

Estimate is sent to your insurer by Lemonaid

If your vehicle is repairable	If your vehicle is written off
The works are carried out and you pay your policy excess to the repairer on completion	Your insurers will offer you a claim settlement sum which you have the right to question if you feel it is too low

Lemonaid 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 Lemonaid aware and they will assist you in making a claim for the excess sum you have already paid.

During the claims process you may hear from specialist companies that Lemonaid use to help you get the best result. They will include...

Vehicles Hire Companies

Solicitors

Vehicle Repairers