

CLAIMS

WHAT TO DO



They do happen! But when they do it is important to report the incident as quickly as possible to us or your insurer. When they do happen take some simple steps to reduce the hassle and help to manage the costs.



REPORT THE INCIDENT IMMEDIATELY

- 1st** - Collate all information by using our award-winning *Ascend Broking Claims app*
- 2nd** - Press the **red button** if you are using our *dashcam system*
- 3rd** - If you are unable to do both of the above - *phone your insurer immediately*

Failure to act quickly with detailed accurate account of events can end up costing you thousands of pounds

Reporting Accidents Ascend Broking Claims App

- Speed:** reporting incident as soon as possible if safe to do so
- Accurate:** third party contact details including witnesses
- Vigilance:** at the scene reporting suspicious activity to Aviva and the Police
- Evidence:** gather as much as possible e.g. photographic/video evidence, vehicle or fixed cameras.

These **SAVE** principles will ensure that you reduce claims costs and longterm premium increases.

On average it takes an insurer 30 days to start defending a claim - we can start the process in 5 minutes

Managing claims

SPEED

- Report accidents immediately - **REPORT THE CLAIM THROUGH THE ASCEND BROKING CLAIMS APP.** Do not delay. You can also call your motor insurer incident phone line. If in doubt you can also visit www.ascendbroking.co.uk/claims
- Reporting accidents within the 1st hour is vital as it helps insurers to manage the cost of the claim.
- When drivers are at fault (definite or likely) the next key step after report is for the insurer to use specialist teams to make contact with the third parties involved to offer their assistance.
- This can include help for alternative transport, repair and assistance for injured people.
- If drivers are not at fault it is equally important to report incidents early if the other party is insured and obtain an admission of liability. The inconvenience of the accident is then minimised and costs reduced.

ACCURATE

- Obtain the mobile and home number of the other driver as well as their name and address. Try and validate the mobile number by ringing them whilst at the scene or sending a text. The same applies to witnesses.
- Other passengers - be clear on exactly who else is travelling in the third party's vehicle. Take pictures and upload through the claims app.
- Injured "Ghost" passengers (those never involved) are one of the most common types of fraud.

VIGILANCE

- Be vigilant at the scene and report to Aviva or even the police if you see suspicious activity e.g. the Third Party having his insurance details on a pre-printed note

Evidence

Pictures

- When taken from smart phones, the actual time & date can be captured, and is then invaluable in reducing costs and potentially help in defending drivers. Emailing pictures gives a traceable time and date stamp. **UPLOAD TO CLAIMS APP**
- Take pictures where safe to do so which include the scene, the damage to both vehicles and the people involved. If people remain in the passenger seats try and take a picture of the "vehicle" which shows these passengers.
- If you see CCTV cameras on buildings within the close vicinity to the incident please note the location or identity of these systems as it may be possible to obtain the footage from the owners to help support your claim.

Video

- If your vehicle has on-board video camera recording ensure you protect this footage in case it is needed. If you are operating our dashcam system PRESS THE RED BUTTON as this will send video footage of the incident to the insurer. We know that forward facing cameras have helped identify fraud by capturing the immediate seconds before accidents occur and then run for several minutes post accident.
- Additionally the ability of some cameras to provide exact GPS points and G Force data can really make a significant difference in the defence of fraudulent claims and controlling the costs.

SAVE from Rising Costs!

The cost of motor claims are increasing, often with unnecessarily high costs associated to repair, hire cars, legal fees and injuries. Motor Insurance premiums have increased to reflect the rise of fraudulent claims and the increased frequency of personal injury claims e.g. Whiplash.

Insurers do their best to identify and mitigate these claims but regrettably increases are passed to policyholders.

This is why using the SAVE principles is so very important.