

Motor Vehicle Insurance Claims

It is absolutely necessary that you advise us about a claim or potential claim as soon as reasonably practicable, if not immediately so that we can notify your insurer. We will advise you on policy coverage and assist you with the claims process.

Why Timely Notification Matters

Prompt notification to your insurer helps ensure:

- you do not prejudice your rights under the policy
- the claim process proceeds smoothly and efficiently as compared to often problematic late claims
- you do not prejudice the insurers rights under the policy
- the insurer can conduct a proper assessment and determine policy response
- the insurer can speak to those involved in an incident whilst it is fresh in mind
- repair quotes can be arranged and authorised quicker
- other settlements, such as to third parties, can be managed and finalised faster

Requirements

- Take reasonable steps to prevent further loss or damage
- Write down details of the incident (date, time, and what happened)
- Take clear images of the damaged vehicles (yours & other vehicles involved) or other property and record vehicle registration numbers
- Record the name, address, contact details and driver's licence numbers of
 - the driver of your vehicle
 - the driver(s) of the other vehicle(s) involved, if any
 - the owner(s) of the other vehicle(s) involved, if the owner was not the driver
- Obtain the name, address and contact details of any witnesses
- Obtain a Police Report Number
- Complete a claim form or electronically lodge a claim; we'll let you know which

Important Reminders

- Contact us as soon as practical after an incident occurs
- Take reasonable steps to prevent further damage
- Record all details about the incident and other parties and vehicles involved
- Do not authorise repairs without your insurer's consent

Note

Specific claim requirements may vary depending on your policy type and insurer. We'll provide tailored guidance based on the particular circumstances. If you have any questions about the claims process or need assistance at any stage, do not hesitate to contact us.

General Advice Warning

This advice is general in nature and does not replicate the terms, conditions, or exclusions of any policy whether mentioned in this advice or not. When determining indemnity available for a claim, the terms, conditions and exclusions of the applicable PDS/Policy will prevail.