

# Motor Accident FAQs

Motor



Allianz 

## FAQs

**Q. I have already reported my claim to you. When will I hear from you again?**

A. Depending on the accident, we may not need to contact you. This does not mean we are not dealing with your claim. If we need any more information we will be in touch.

**Q. I have received a letter from the other person's solicitor or other insurance company, what should I do with it?**

A. If you receive any correspondence from the other person's solicitor, just forward it to our office along with your claims reference and we will deal with it on your behalf. Do not reply. Don't panic about it. These letters are generic and although they may appear intimidating we will send an appropriate response on your behalf.

**Q. I am not at fault for this accident, why do I have to pay an excess?**

A. All insurance policies have an excess. This means that you are responsible for that amount i.e. if your vehicle repairs cost £600 and you have a £200 policy excess then you pay the garage £200 and we will pay them £400. The excess is deducted from the settlement even if you are not at fault for the accident because you are making the claim against your own policy. However, if you are not at fault for the accident this excess may be recoverable from the other party.

The excess is only applicable to your claim under the policy. You do not have to pay any excess if the only claim made against you is from a third party for their damage/loss.

**Q. What are Uninsured losses?**

A. An uninsured loss is any loss that is not covered by your insurance policy e.g. Policy Excess, car hire, injury etc. If you have suffered any of these losses and feel you are not at fault for an accident, you may be able to recover these costs from the other party.

**Q. I have had an accident involving another car. What happens now?**

A. We will deal with the damage to your car as above, whilst trying to establish who is at fault for the accident. It is very important for us to have all information you may have to help us do this. Please let us know if you have witness details, third party details, police details or even photographs you have taken at the time of the accident, we will then settle any Third Party claims and notify you of the cost.

If we are of the view that you are not at fault, we will attempt to recover our money from the other insurers / person at fault. We will then write to you or your broker to let you know if we have been successful and the final claim cost.

**Q. My Car has been stolen. What happens now?**

A. Although we have to wait 14 days before we will consider your car stolen, we can still start to process your claim.

We will request the vehicle documentation and if you send these to us straight away we will be able to start the valuation process. If there is nothing outstanding we will issue your payment after 14 days from the date you report the incident to us.

**Q. I had an accident and no one else is involved. What happens now?**

- A. We will have recommended that you use an Allianz Approved Repairer who will guarantee repairs for 3 years and provide a courtesy car for the duration of repairs at no cost to you. We can authorise repairs and arrange payment to them directly.

If you wish to use another repairer we can arrange an engineer to discuss repair costs with them. Unfortunately, we would not be in a position to have a courtesy car supplied to you.

Should your vehicle not be economical to repair we will write to you and advise you what happens next. (*Refer to section- My car is a write off*)

When we have settled the claim we will then write to you to advise what payments have been made.



## My car is a Write Off. What happens now?

Once our engineer has inspected your car and has deemed it a write off, we will write to you requesting a number of documents that will enable us to value your vehicle. You will be contacted directly by the valuation team.

**IF YOU HAVE FINANCE ON YOUR VEHICLE PLEASE CONTACT YOUR FINANCE COMPANY AND REQUEST AN EARLY SETTLEMENT FIGURE IN WRITING.**

The valuation team will research how much vehicles similar to yours would cost to replace in the local market. Once the value is agreed, they will email us to advise.

Lastly, if there is nothing outstanding on your claim we will issue the payment. Payments are usually made within 5 working days. The payment will be made at the agreed value less any outstanding finance and the policy excess.

If there is some reason the payment can not be processed, we will get in touch and discuss this with you.

**Q. My Car is a total loss, why can I not have a courtesy car?**

A. Unfortunately, the policy only provides a courtesy vehicle in the event your vehicle can be repaired. The courtesy car is supplied by the Allianz Approved Repairer. However if you feel you are not at fault for the accident, please contact us.

We understand that having an accident can be traumatic no matter what the circumstances.

If there is any element of your claim you wish to discuss, do not hesitate to contact us. Our phone number is **(028) 9089 1310**.

If you have anything you think may help us with dealing with your claim, you can email it through our email address is: **myclaim@allianz-ni.co.uk**.

Please put only your claim reference in the subject line.

Allianz  
3 Cromac Quay  
The Gasworks  
Ormeau Road  
Belfast BT7 2JD

Tel: (028) 9089 5600  
Fax: (028) 9043 4222  
E-Mail: [info@allianz-ni.co.uk](mailto:info@allianz-ni.co.uk)  
Web Site: [www.allianzni.co.uk](http://www.allianzni.co.uk)

Allianz p.l.c is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Calls may be recorded.