

Theft of vehicle

What happens if my vehicle is stolen?

The first thing you should do is report the theft to the nearest police station and obtain a crime reference number.

Then contact our personal claims advisors who will take the details from you. After this, a number of insurance industry database checks are carried out - these are designed to protect our customers from fraud. A Claims Assessor may also be appointed to discuss the claim with you should it be deemed necessary.

When our enquiries are successfully completed an offer will be made to settle your claim.

How is the vehicle valued and how soon will I receive payment?

A QBE engineer (or one appointed by us), will research the make and model of your vehicle and place a value on it. We obtain our valuation by researching market trends and vehicle value guides.

Once the engineer has completed their report we will carry out a series of industry database checks designed to safeguard our policyholders against fraud.

To help explain how the market valuation is calculated, you can refer to the Financial Ombudsman Services website at: www.financial-ombudsman.org.uk

Once these have been successfully completed, payment will be sent to you, subject to the deduction of any excess.

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How is settlement of the claim sent?

Payment can be sent via a cheque or by a bank transfer. If we already hold details of your preferred bank account, we will send the funds directly to your bank. A letter will follow to confirm that payment has been sent.

If we do not hold your bank details, a cheque will be issued and sent either directly to you or via your brokers.

If you have not provided us with your preferred bank details in the past, please contact your claims handler as soon as possible so these can be added to our system.

Please note the above may not apply if your vehicle is leased or has outstanding finance. Refer to our **lease/finance FAQ** for more information.

What should I do with my vehicle documentation and keys?

Once your vehicle is stolen, you are required to send all sets of keys in your possession to QBE insurance. Please send these to the address provided below, ensuring the QBE claim reference and vehicle registration is noted.

QBE Address:

QBE Insurance Motor Claims, Acclaim House, Central Park, New Lane,
Leeds LS11 5UF United Kingdom

Please complete Section 4, V5C/3 of your vehicle registration certificate, noting the QBE name and address in the relevant section. Please sign the declaration box and send this to the DVLA with a covering letter at the address noted below. Your letter should advise that your vehicle has been stolen and payment has been agreed with your insurance company. Your letter should note:

- > The registration.
- > Make, model and colour of the vehicle.
- > The name of the insurer who has paid you for the vehicle (QBE Insurance).
- > The date settlement was made to you.

DVLA Address to send your V5C/3 and covering letter to:

DVLA, Swansea, SA99 1BA

QBE does not require the remainder of your document and it can be disposed of securely.

What if my vehicle is found?

Should you receive notification that the vehicle has been found or recovered, please contact our office immediately. If settlement has not been made upon recovery, QBE will arrange for the vehicle to be collected and inspected, prior to confirming the next steps. Please note that should you be notified of the recovery of the vehicle but fail to inform QBE promptly, QBE reserves the right to apply contribution of storage charges upon any settlement.

If settlement of the claim has already been made upon recovery, the ownership of the recovered vehicle becomes the property of our underwriters.

What happens with the Road Fund License/Tax?

Please visit the DVLA website, which explains your obligations regarding the ongoing tax and insurance, and the Statutory off the Road Notification (SORN) requirements for your vehicle www.gov.uk/browse/driving/car-tax-discs. From here you will be able to see the procedures on how to obtain a refund in any tax that you may be entitled to. We do recommend that you declare the vehicle SORN to avoid any fines.

What if my vehicle holds a personalised number plate?

If your vehicle holds a personalise number plate on it at the time of loss, you will need to complete the necessary actions with the DVLA. Please refer to personalise number plate section on www.gov.uk/what-to-do-if-your-vehicle-has-been-stolen for details on how to complete the necessary requirements.

What if my vehicle is on finance or leased?

If you purchased your vehicle on finance, or if the vehicle is leased, we are obliged by law to pay the finance/lease company the entire balance up to the value of the settlement, before any balance is paid to you if there is any outstanding funds against the vehicle. You should contact the finance/leasing company as soon as you are advised that your vehicle is a total loss and ask them to provide you with a settlement figure. Please pass the settlement figure to us urgently, as we will not be able to pay your claim until we have this.

If the outstanding balance exceeds the sum due to you under the policy, you will remain liable to the finance company for the balance of the finance agreement. If you have purchased GAP insurance, this may cover the balance and you should make enquiries with the GAP insurer. GAP insurance is offered by motor dealers when the vehicle is sold. If you are uncertain whether you have cover, you should ask the dealer who sold the vehicle to you and/or your motor insurance broker.

Need to claim? Report it early

Finally, a reminder that if you have an incident and need to make an insurance claim, it's important that you report it as soon as possible, ideally the same day. Reporting a claim early can save time and help you to receive any claim payments faster, as well as allowing us to help mitigate the cost of third-party claims.

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