

What to do if you need to make a motor trade claim

QBE

Introduction

Our Motor Trade policy covers companies in the UK that work with vehicles, such as automotive franchise dealerships, accident repair centres, body shops, and sale, service, and repair garages. Cover is available in a package policy including core covers Motor, Property and General Liability.

We’re proud of our record for handling claims rapidly, efficiently, and fairly. Our first priority is always minimising the impact a claim will have on your business. When it comes to claims, we’re happy for you to judge us, not on what we say, but on what we do.



Reporting a claim

Vehicle damage

If your motor trade claim involves damage to a vehicle, even if there are additional elements of damage to property and/or an injury claim, please report your claim to our motor teams who will ensure the other elements of the claim are directed accordingly. You can make a claim 24 hours a day, seven days a week.

Method	Details
Telephone (preferred method)	**0808 100 8181** (then select option 3)
Northern Ireland number	**0800 023 2329**
E-mail (secondary method)	**newclaim.motor@uk.qbe.com**

What we need from you

- Details of all parties involved
- Full incident circumstances
- Details of any damage sustained
- CCTV of video footage if available
- Details of any passengers
- Police and witness details where available

Damage to your property

Please ensure the prompt notification of claims, as the sooner a claim is reported the quicker we can begin to deal with it. Our first party property team will be happy to help you and can be contacted 24 hours a day.

Method	Details
Telephone	**01134 672858** (24 hrs)
E-mail	**qbenewpropclaims@uk.qbe.com**

What we need from you

- Preserve all damaged property
- Take steps to prevent or minimise any further damage
- Prepare a schedule of costs by way of estimates or original purchase invoices for damaged property
- Notify the Police of property lost, stolen or wilfully damaged
- Photographic or video evidence of damage

Injury to any party or third-party property damage

If your motor trade claim involves injury or damage to third party property our casualty team will be there to help you.

Method	Details
Telephone	**0800 876 6399** (opt 1) Existing claims only
E-mail (all new claims)	**ukadminnewclaims@uk.qbe.com**

What we need from you

- Full circumstances of incident
- Details of all parties involved
- Details of damage and or injuries sustained
- CCTV footage of incident if available
- Details of any witnesses
- Accident report form and RIDDOR where appropriate

The benefits of early reporting

Vehicle claims

The sooner we know, the sooner we can get your vehicle back on the road. If your drivers at fault and there's a third party involved, telling us straightaway means we can keep costs down.

By offering to repair the third-party vehicle, we can significantly reduce repair costs, credit hire and legal costs. This in turn helps keep your premium down.

Property and Casualty claims

Where an incident has arisen that may give rise to a claim, notification should be made to QBE in line with policy requirements.

This enables early investigation or intervention and can help mitigate the cost of the claim, should one be received.

What happens next?

Vehicle Claims

Once you've notified us, you'll benefit from our approved repair network, fixed labour rates, and a proactive parts management service. This gets your vehicle back on the road up to seven days faster than using non-approved repairers.

Our service includes:

- Nationwide repair capability for all vehicle types
- Market leading labour rates
- Mobile repair service for minor damage
- Free vehicle collection and delivery
- All repair work guaranteed for three years

This service is available to all customers with comprehensive insurance. All you pay is any applicable excess and VAT. In the event the vehicle is a total loss our qualified engineers will inspect and value your vehicle. In the event of a non-fault incident we will engage uninsured loss recovery services for you.





Property and Casualty claims

Once we have received and reviewed your claim, we will contact you to advise next steps. In some circumstances, we may appoint a loss adjuster to visit the location of loss and help with the assessment of the claim.

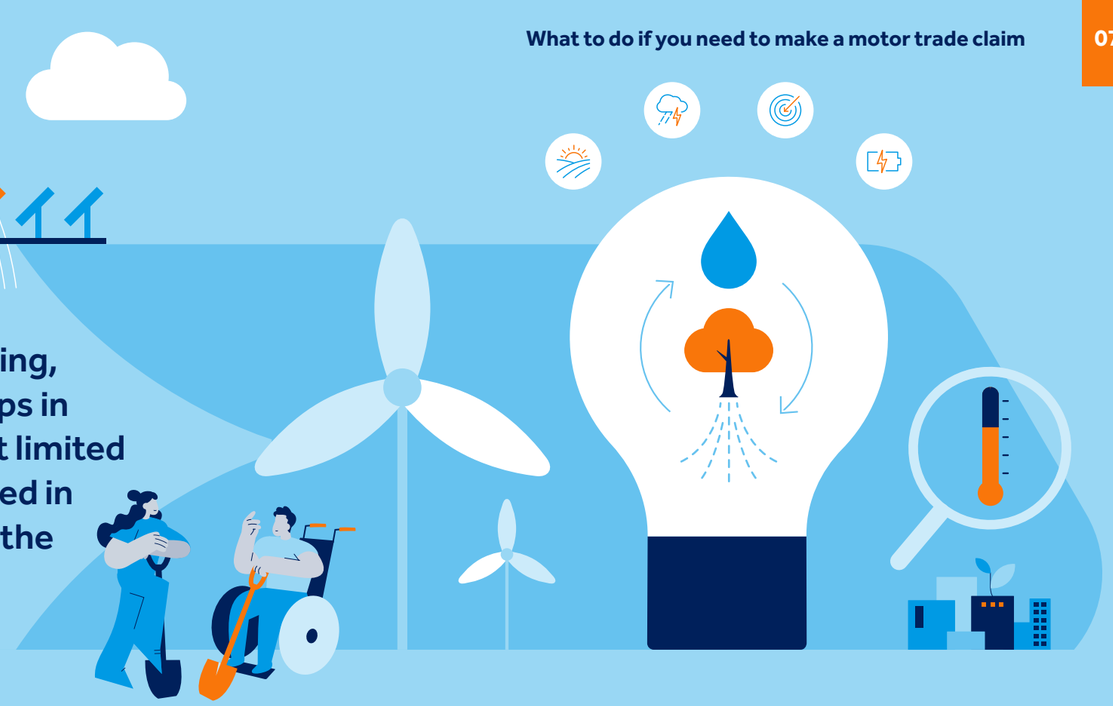
The documents that will be required for any claim registered will be specific to the type of accident that has occurred, however, claims adjusters will make any specific requests for documentation after they have reviewed the allegations presented.

Handling a major loss

Our major loss team is here to support you and your broker in dealing effectively with even the most complex of claims. The team provides a rapid, effective response to all major incidents, including serious and catastrophic personal injury claims, property damage, and product liability losses.

You can rely on our experienced team for technical expertise, continuity of service and good communication, every step of the way.

Working for a better world



At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.



Premiums4Good

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative, Premiums4Good, diverts a portion of our customer's premium to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. Our customers have embraced this approach.

For more information about Premiums4Good, please visit: **qbe.com/premiums4good**

QBE Foundation

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. That's why we established the QBE Foundation to direct our charitable efforts to the most pressing issues.

Through the Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

We want to help create strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion.

Since launching the QBE Foundation in 2011, alongside our employees, QBE in Europe has donated more than £10 million to worthy causes.

Premiums4Good™

QBE Foundation

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