

What to do if you need to make a motor claim

QBE

Introduction

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

You can make a claim 24 hours a day, seven days a week. The sooner you report it, the quicker we can start dealing with it, sorting out a courtesy vehicle, and getting any payments to you.



What information do you need to provide?

The more information you give us, the faster we can get your claim sorted out. Typically, we would need to know:

- What happened
- Where and when the incident occurred
- Your insurance policy number
- Vehicle registration
- Driver's name
- Driver's date of birth
- Date when driver passed their test
- Details of any convictions or medical conditions the driver has
- Details of any third parties involved
- The number of, and contact details of any passengers in the vehicle(s)
- Details of any witnesses
- Details of any police officers attending the scene
- What the vehicle was being used for
- Damage to the vehicle(s) involved
- Any photos or video footage showing damage to the vehicle(s)

Method	Details
Telephone (preferred method)	**0808 100 8181** then select Option 3
Northern Ireland number	**0800 023 2328**
E-mail (secondary method)	**newclaim.motor@uk.qbe.com**
Address for any postal correspondence	QBE Insurance 3rd Floor, West Village, 114 Wellington Street, Leeds, LS1 1BA



Broken windscreen?

If the windscreen of your vehicle has been damaged, it's important to act quickly. Glass damage can soon deteriorate and make repairs impossible.

Call our Claims Line on **Freephone 0808 100 8181**, and we'll direct you to our recommended specialist, Autoglass, the UK's leading vehicle glass repair and replacement company.

If the damage is covered by your insurance policy, Autoglass can carry out the work straightaway, with no claim form required. You'll be asked to pay any policy excess directly to them once the work is completed, along with any applicable VAT.



Theft or attempted theft?

In cases of theft or attempted theft, please call our Claims Line on **Freephone 0808 100 8181**.

We'll liaise with the police on theft cases. So please ensure the incident has been reported to them and let us know the address of the police station it was reported to and the crime reference number.



Accident abroad?

If you need our help following an accident abroad, please call our Claims Line on **Freephone 0808 100 8181**. When you phone us from abroad, your call will still be answered in English.

If you're involved in an incident in Europe, you may be asked to sign a form outlining the facts. These forms are meant to facilitate the exchange of information and, if possible, mutual agreement on the circumstances.

You're not obliged to sign. But, if you do, particularly if you don't fully understand the contents, you should add in English 'I do not accept any responsibility for this accident.'

Benefit of early reporting

The sooner we know, the sooner we can get your vehicle back on the road. If your driver's 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.

Reduced excess for early reporting

To encourage our customers to help us drive claims costs down, we offer a reduced excess if you report a claim to us by phone within 24 hours and vehicle repairs are carried out by a QBE-approved repairer.

Please ask us for more information. This doesn't apply to windscreen claims, claims for the total loss of an insured vehicle, or to our digitallytraded Minibus and Mini Fleet insurance.

What happens next?

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.

If you use our approved repairer network, we can arrange a courtesy car (Category A or Grade 1) while your vehicle is repaired (subject to availability).

We may also be able to provide a replacement van. If you require a vehicle similar to the one being repaired, we may be able to arrange this for you at a competitive hire rate.

Total loss

If your vehicle is declared a total loss, we'll instruct a qualified motor engineer to inspect and value it. Once we've received their report confirming a total loss, we'll contact you to agree a settlement.

We won't require any additional documentation unless the vehicle is stolen or unrecovered. In which case, we would need the original V5 and the keys to the vehicle, if you still have them.

Uninsured loss recovery

If the circumstances of an incident indicate that you're not at fault and your policy is extended to provide the cover we will automatically instruct our loss recovery partner to pursue any uninsured losses from the at-fault party.



What to expect from us

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.

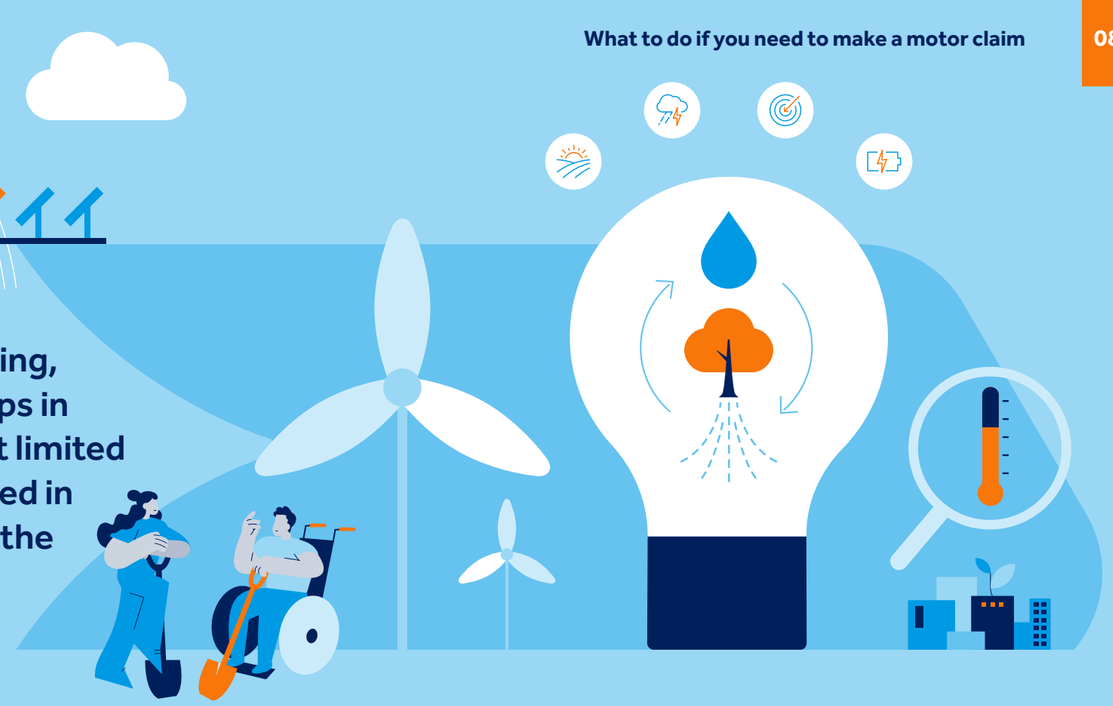
Fighting back against fraud

No business is immune from fraud. Fraud exposes your business to financial, regulatory and reputational harm, and pushes up premiums. But at QBE, we're pushing back. Our Special Investigation Unit (SIU) has the full range of expertise required to protect our customers, and our own business, from the financial and reputational impact of fraud.

Helping your people return to work

Our rehabilitation services deliver consistent financial benefits for your business. But our first priority is the well-being of your employees and getting them fit for work. Intervening proactively

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

QBE European Operations
30 Fenchurch Street
London EC3M 3BD
United Kingdom
+44 (0) 20 7105 4000

QBEeurope.com

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