

ACCIDENT INSURANCE

ACCIDENTAL EXCESSES

Whether You're Driving For Business Or Pleasure, Accidents Do Happen, Bringing With Them All Kinds Of Insurance Hassles. Here Are Some Common Answers To Some Common Questions On The Subject.....

Question:

I reversed into the side of a stationary vehicle last month, and decided to resolve the matter privately with the owner. He got an estimate for the repairs, which I agreed to pay. Now the owner is asking for more money what should I do?

Answer:

The first thing to note is that dealing with insurance claims privately can be very complicated and very expensive. It's why it's always advisable to take professional advice. Technically, by accepting to foot the bill, both of you have entered into a binding contract to deal with the damage caused by you. However, you have agreed the damage based on an estimate and not a quotation and so if further damage is found when the repair work is underway, then you risk having to pay more to complete the repairs.

Question:

Someone smashed into the front of me after jumping the lights. My car has to go into a bodyshop for repairs, am I entitled to a courtesy car?

Answer:

Courtesy cars are usually offered by the repairer or your own insurer and are generally restricted to small cars like a Ford Ka. However, you may be entitled to a like for like replacement since the rights of the innocent motorist are enshrined in Common Law, Tort and European legislation. The negligent third party will be responsible for the hire costs.

Question:

My daughter was a passenger in my car when I drove into the back of a car at a T Junction. Is she able to claim compensation for her injuries?

Answer:

In these circumstances it was your negligence that caused your daughter to be injured. In terms of her injury, she could claim compensation but only by bringing an action against you, which will be defended by or settled by your own insurer.

Did you know?

One in 20 British drivers takes to the road without cover. In the EU only Greece has a worse record, while Germany puts us to shame with just one in 500 drivers without cover. The cost has to be borne by the rest of us, pushing up premiums by as much as 35% a year.

Funny but true...real statements given by motor claimants:

- I collided with a stationary truck coming the other way
- I had one eye on a parked car, another on an approaching lorry, and another on the woman behind
- I had been driving for forty years when I fell asleep at the wheel and had an accident

Real Life Situations..... And solutions...



Graham Jones was hit by an oncoming car, which had veered onto his side of the road. Although the young culprit didn't have any insurance, Mr Jones is able to recover the costs of repairing his vehicle and compensation for the injury he sustained from an insurance industry fund called the Motor Insurance Bureau. He will, however, be liable for the £250 excess.

Having pulled in to allow an oncoming car pass down a narrow street, Alison Moore was hit in the rear by another motorist. Unfortunately, she didn't signal her move. The insurance companies will probably agree to split the liability, and she'll be able to make a claim for any injuries and uninsured losses. This will be reduced by a percentage depending on how much at fault she was.

Mrs Milton was involved in a road traffic accident but the details given by the other motorist were false. As an untraceable driver, she must make a formal report of the incident to the Police within 14 days. Her insurer may be able to help trace the driver via the Motor Insurer's Database or via the DVLA, but if unsuccessfully tracked down, she will not be able to claim damages.