

## MAKING A CLAIM?

At Zenith we aim to provide a claims service which is as swift and efficient as possible.

This document has been designed to assist you with the claims process and contains the most frequently asked questions our Claims Team receive.

### Your questions answered...

#### Will I need to complete a form?

If one of our operators has already taken details of your claim over the telephone, we will try and avoid having to ask for a form to be completed. Unfortunately, from time to time it may be necessary for a Claim or Circumstances Form to be completed to enable us to gather more information which will help us to deal with your claim as quickly as possible.

#### How long will the claim take?

Each claim is unique, so the length of time it takes to resolve the claim can vary greatly depending on the circumstances and complexity of the incident. It is our aim to settle your claim as quickly as possible with the minimum of inconvenience.

#### How will my No Claims Bonus be affected if I make a claim?

As soon as a claim is reported to us your No Claims Bonus is reduced. Depending on the outcome of the claim your bonus will either be reinstated or disallowed. If it is reinstated any additional premium that has been paid will be reimbursed. If your No Claims Bonus is protected please refer to your policy booklet for further clarification.

#### When will my repairs be authorised?

If you are a policyholder making a claim under your Private Car, Commercial Vehicle, Taxi or Motorcycle policy, you will be offered the use of the Zenith Approved Repairer Scheme. Under this scheme, a large proportion of the claims are dealt with using our computer estimating system, where the repairer will send digital images of the damage to our dedicated engineers. This enables repairs to be authorised much more quickly than using conventional methods.

Depending on the extent of the damage, it may sometimes be necessary to appoint an independent engineer to inspect the vehicle or motorcycle in person, either at the repairer's premises or at your home. The independent engineer is able to authorise repairs on our behalf, thus minimising any delay.

If you decide to use your own repairer we will need to appoint an independent engineer to agree the repair costs with your garage.

### Will a courtesy car be provided?

Following an accident, if your car is not driveable we will provide you with the use of another car whilst your car is being repaired, subject to the repair being carried out by a Zenith Approved Repairer. A courtesy car will not be available in respect of total loss claims or where the vehicle is stolen and not recovered.

If the claim is for a Motorcycle, Taxi or Commercial Vehicle a courtesy car is not available.

### Do I have legal cover?

This is a separate policy which your Broker would have offered you when you took out your policy or renewed your policy. We do not hold this information. Your Broker will advise you who to contact. If the accident was not your fault the legal expenses provider will be able to recover any out of pocket expenses, which will include your excess.

### Why do I have to pay excess?

When you took out your insurance policy or, at the renewal of your policy, you agreed that you would pay the first part of any claim excess. This amount is detailed on your schedule. The excess has to be paid directly to the repairer on completion of the repair or will be deducted from the settlement amount if your vehicle is deemed a total loss. This excess is payable in all cases, irrespective of liability. If the accident is not your fault the excess can be claimed back from the third party, or their insurers, by you or your legal expenses provider.

### Who will deal with my repairs if cover is Third Party, Fire and Theft or Third Party only?

If the accident was not your fault you will need to contact your Broker who will confirm whether or not you have Legal Expenses Insurance. If you opted for this additional cover your Broker will be able to contact the relevant company. The Legal Expenses company will then contact you to advise you of their procedures. If you did not opt for legal cover, you will need to send your estimate with a covering letter to the third party or their insurers who will deal with your claim. If the accident was your fault the repairs to your vehicle are not covered and you will need to make arrangements for the repairs to be carried out.

### What's the difference between personal effects and car accessories?

Personal effects are items that are personal to you. Car accessories are items used in conjunction with your car.

### Are my personal effects covered?

Yes, personal effects are covered under our Comprehensive Private Car policy. They are not covered if you have a Third Party, Fire and Theft or a Third Party only policy, or if you have a Commercial Vehicle, Taxi or Motorcycle policy. Please refer to your policy schedule/policy booklet for further conditions, exclusions, and limits applying.

### How much will I receive for my vehicle if it is beyond economical repair (a total loss)?

The vehicle will be assessed on the pre-accident market value at the time of the loss. The make, model, engine size, year, mileage and condition will be assessed using publications such as Glasses Guide. We will require the original vehicle registration document, MOT certificate, purchase invoice, and service history to obtain an accurate figure. The definition of market value can be found on the page entitled "Definitions" in your policy booklet. All settlements are made with Zenith retaining the vehicle remains.

### Will I get any money back on my policy if my vehicle is a total loss?

The amount you paid for your policy (the Premium) covers you in the event of a claim. If a claim is made on the policy then the full premium is due and, therefore, it is non-refundable. You will, however, be able to replace the vehicle under the policy, subject to any underwriting criteria and adjustments that may be applicable.

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We are continually monitoring the Claims process here at Zenith. If you have any suggestions about how we could improve our service then please write to our Customer Care Advisor at the following address:

**Customer Care Advisor  
GHL Insurance Services UK Limited  
Chester House  
Harlands Road  
Haywards Heath  
West Sussex  
RH16 1LR**

**Claims Helpline: 0845 600 5330**

## NOTES