

This document is designed to be a quick guide through your motor claim procedure.

Your **Motor** claim Procedure guide

Opening a claim following your motor accident :-

Please notify England as your insurance agency of the incident leading to a claim **Immediately and without delay.** You can call on 21237776 or email us at claims@england.com.mt

Your next step

You may call us and we will take the claim over the phone and will follow it up by Email. Or you may send us the completed and signed claim form or front to rear form via email by post or in office from 08:00 till 13:00 Monday to Friday.

We expect to receive your claim or completed Front to Rear form within 15 days from date of loss or damage.

Please complete and return claim form or Front to rear (and back end) providing full details of the incident and as much as possible supported with photographic evidence so we can better understand how the accident occurred.

This procedure will be your formal notification of claim and is required to safeguard your rights. We will also require a copy / photo of the driver's license.

Are any payments required to open a claim ?

A claim excess may apply on your policy and may vary according to the age of driver involved. This payment is required in order that the claims handling process may commence. In some circumstances no claim excess applies under a Third Party Fire and Theft and a Third Party only policy.

After sending your claim form

On receipt of claim form, your file will be opened and provided with your file number.

Comprehensive policyholders need to contact us for a survey appointment at repairer of your choice or at surveyors garage. At your repairer, the surveyor will pass sometime during the day however at surveyors garage in Luqa a specific time slot will be allocated. Please keep a copy of logbook in your vehicle.

If you are insured on a third party fire and theft or third party only basis, and you are not liable for the accident, we shall advise you who the third party insurers are so that you may contact them for a survey appointment

We could also ask you for additional information in support of your claim.

If you are claiming for personal belongings these must NOT be disposed of. The damaged items may be collected at the time of settlement.

Following the survey appointment ...

Once a survey is carried out and if the vehicle is repairable, we shall authorise the repairs and order of parts. Your repairer will be copied with the survey report as drawn up by the surveyor. The parts will be delivered directly to your chosen repairer. If covered under the policy you will be entitled to a replacement vehicle whilst your vehicle is undergoing repairs.

The duration for delivery of parts is dependent on availability and delivery indications provided by agents and suppliers.

In the event that vehicle is not repairable, we shall contact you with our proposed settlement.

At what stage will claim be processed for payment ?

Payments on motor accident claims are usually effected directly with the repairer and suppliers. In the event that vehicle is beyond repair, direct payment will be made to the vehicle owner.

How long will we take to pay you & how will you get paid ?

We endeavour to settle all claims within 10 working days from claims agreement supported with signed settlement form.

What happens if your claim is rejected?

If your claim is rejected it means the circumstances leading to the claim are not covered under the policy, the claim is irregular or has missing supporting documentation and evidence. Whatever the reason we will write to you to inform you accordingly. You will have the right to complain with the complaints officer of the agency and suggest this is done in writing.

Can we share claims data ?

Yes, insurers are allowed to share claims data between insurance companies to combat insurance fraud.

England Insurance Agency Ltd., 190 First Floor, Marina Street, Pieta, PTA 9041. Tel : 21251015