



## ACCIDENT CLAIM SERVICE, ADVICE AND SUPPORT FOR MOTORISTS AND MOTORBIKE RIDERS

**Accidents happen to other people don't they? If you were involved in a road traffic accident, would you know what to do? Would you be aware of your legal rights and entitlements? Will your motor insurer represent you or look after their own interests?**

Accidents usually happen when we are least prepared. At best they cause inconvenience and, in the worst cases, personal injury and financial strain. Most drivers, even the most careful, will at some time in their motoring lifetime, be involved in a road traffic accident. For most drivers, the weeks following such an accident can be confusing, frustrating and traumatic to deal with. Suddenly, in an unplanned way, you will be expected to make decisions and handle issues that you may never have dealt with before. No matter how 'comprehensive' your insurance may be you could find that it will not cover all of your costs or provide the practical support that you require. Furthermore, will your insurer compensate you if you are injured or suffer loss of earnings?

Imagine the frustration and interruption to your daily lifestyle if you had to accept financial losses caused by the thoughtless negligence of another motorist. Even if you are aware of your rights and what to do, the financial implications of legal proceedings to recover your costs and compensation could add even further trauma to an already difficult situation.

### How can we help?

As an addition to your annual motor insurance, the Higos Premier Claims Service will provide the legal expertise and practical support to recover all of your 'uninsured losses' and possible compensation. Higos Premier Claims Service is not an insurance policy but a pre-paid advice and claims handling service.

### Legal support

If you are involved in a road traffic accident which is the fault of the other driver, you will be entitled to look to that driver, or his insurers, to compensate you and make good any losses you have suffered. The Higos Premier Claims Service will provide you with a personal claims service and legal support. This will assist you in achieving a successful recovery of your uninsured losses and settlement of your case at the earliest opportunity. Furthermore, the service will also be available to your passengers and any authorised driver on your motor insurance.

If you believe the accident in which you were involved was your fault then we may still be able to help. You may only be partially to blame or need initial advice and help in completing the necessary paperwork, or your insurers may need to be advised. We would be prepared to discuss the accident detail with the third party on your behalf to protect your interests and in an attempt to keep any claim against you to a minimum. Whilst the support we can provide in fault cases may be limited to the insurance protection that you have, we are here to assist in any way we can.

### What if my vehicle is a write-off?

If your vehicle is a write-off due to the negligence of another driver, the Higos Premier Claims Service can arrange a temporary replacement vehicle if you need one. You can usually keep the replacement vehicle until you receive a cheque for the pre-accident value of your vehicle. In these cases, our legal team can advise on your vehicle valuation and recover any policy excess deducted from your vehicle settlement figure.

### How much will all this cost me?

Whatever the circumstances of your accident, in every case there is always no better than a reasonable chance of recovery of all your costs. It is therefore important to remember that unless you have insurance protection any costs you do incur, other than Higos Premier Claims Service costs, will be your responsibility to settle directly with the service provider. This is irrespective of whether you win or lose your claim against a third party. Your additional costs may include a court hearing, third party legal costs, car hire, repairs to your car, assessors fees, recovery and storage charges etc.

Providing you have the Higos Premier Claims Service, an experienced claims handler will assess your case and the liability. You will be advised on the best course of action to recover any losses you have suffered.

The invoices for any additional costs will be in your name. It will be your responsibility to settle these accounts. However, depending on the accident circumstances the legal team provided within the Higos Premier Claims Service will present your claim to your insurers, the negligent driver or their insurers for payment. It is only if they do not settle the additional accounts that you may be directly responsible for payment.

Higos Premier Claims Service support is often all that is required to support the reclaim of uninsured losses from a negligent third party. If you have been involved in a more serious incident where you have received a personal injury, or your claim for uninsured losses is above the small claims arbitration limit, post-accident insurance is advisable and available to provide further protection against additional costs that you may incur in pressing your claim.

It is important to appreciate that a successful claim for recovery of any of your costs and compensation will largely depend on you. You must provide us with a true account of events and full information at outset. This must then be followed by your continued co-operation throughout the course of your claim.

When the practical support provided is concluded, your case will then be passed to a motor claims handler specialising in accident cases. They will keep you up to date with progress on your claim. In the unlikely event your case proceeds to a court hearing a Higos representative will be in attendance and a barrister will be briefed to represent you.

We are here to help with any aspect of your accident, including assistance in completing necessary paperwork. We are also prepared, if you wish, to visit you in your own home to discuss our services in more detail.

## **Freephone advice/helpline**

If you have any queries regarding a road traffic accident, we will provide you with advice. This will be supported by further advice from a solicitor if necessary.

You have paid for the Higos Premier Claims Service. One call to our Helpline will also ensure that you have expert advice when it is most needed.

## **What is included?**

### **24/7 Assistance**

We realise you never know exactly when you will need us, which is why our advisors are ready to assist you anytime of the day or night, 24 hours a day, 365 days a year. We can also notify your own insurance company of any claim on your behalf, if required.

### **Accident Repair Service**

We can arrange for your vehicle to be repaired by one of our extensive network of repairers located throughout the country. The vehicle repairs are carried out to an exacting standard as agreed with an independent motor assessor on your behalf. The main benefit to using our repair service is that by doing so you may not need to make a claim against your own insurance policy and would therefore save any excess payment due.

### **Replacement Hire Vehicle**

#### **Non Fault Accident**

In the event you are involved in a non fault accident we can arrange a temporary replacement vehicle for you from an extensive fleet. We can supply most types of cars through to prestige vehicles, motorbikes, commercial vehicles and even Taxis. All at potentially no cost to you, as we would endeavour to recover the cost for this service from the negligent driver's insurers on your behalf.

#### **14 Day Replacement Vehicle Provision**

Normally in the event of an accident your comprehensive insurer will provide you with a replacement courtesy car, however, if your vehicle was deemed a write off this is not generally the case. Our service will provide you with a similar sized vehicle in the event that your own is written off due to an accident, fire, flood or theft claim, for up to 14 days. Enabling you to continue your day to day business with the minimum of inconvenience, subject to conditions.

### **Fraud Detection Service**

To safeguard you, we offer a confidential fraud detection service. If you believe you may have been the victim of an accident related fraud we can assist by using our access to fraud prevention and checking databases.

### **Specialist Motor Assessor Support**

Available should you need specialist valuation or repair advice, for example if you are unhappy with the amount that you have been offered in settlement for your vehicle following an accident. Our advisors can assist and check to make sure you are being offered a fair settlement and, if necessary, appoint an independent assessor on your behalf.

### **Write Off & Salvage Assistance**

Often clients can be left with a damaged vehicle once a claim is settled. We can arrange for a specialist salvage company to dispose of the unwanted vehicle with a view to maximising the financial return to you. We can advise on the range of disposal options available to you and assist with the relevant documentation and legal declarations that need completing.

### **Excess Recovery Service**

If you have ever had an accident you know how inconvenient it can be, especially if you have had to pay an excess. Or even worse it may have been deducted from your vehicles value following a write off settlement. Normally, insurers will not recover this for you, from the third party or their insurers. Higos can and, if we can prove an accident was not totally your fault, we may be able to recover a proportion of your excess as well from the third party insurers.

### **Uninsured Driver Assist**

It is estimated there are 1.2 million uninsured drivers on the UK roads. Being involved in an accident with one can be a nightmare scenario. If the worst happens, we can assist with your claim through the Motor Insurers' Bureau. It may be you just need to know your rights or require assistance with the considerable amount of paperwork involved. Either way, we are here to guide you through the process.

### **Foreign Driver Incident Support**

Apart from the inconvenience, having an accident with a foreign registered vehicle can be traumatic. Not only can language be a barrier but foreign paperwork can be a minefield to understand. We can assist in representing you against a foreign insurer or their representatives.

### **Uninsured Loss Recovery**

Following an accident, you may be left with additional out of pocket expenses that you need to recover. For example, loss of earnings due to time off work or possibly for items that have been damaged in your vehicle. Our uninsured loss recovery service is designed to do just that for you.

### **Personal Injury**

If you or any of your passengers have been injured in a road traffic accident we can recommend a solicitor from our panel to assist you in a claim for personal injury. In normal circumstances if your claim is successful you will be expected to contribute towards your legal costs.

## Medico/Legal Reporting

Following an accident, we can arrange for a specialist medical report to be completed and can advise on a range of rehabilitation services available to clients.

## Third Party Mediation Facility

Not every claim needs to end up in litigation, occasionally the situation arises where a client may have either caused or suffered minor accident related damage. In such cases we can, upon request, attempt to mediate a settlement between the parties involved.

## Motoring Offence Assistance

Should you be unfortunate enough to need assistance in this event, we can arrange a consultation with a specialist advisor to discuss your situation and the options available to you.

## Home Consultation Service

The paperwork involved in making a claim can be daunting which is why we offer a bespoke claims service. In the event of assistance being required to help with the completion of claim form paperwork, one of our legal team can visit you to guide you through the forms and discuss the procedures face-to-face.

## Breakdown Assistance

Should your vehicle breakdown, you can call us and we can liaise with your recovery company on your behalf. If you do not have the correct level of cover we may be able to arrange for assistance to be provided. You would be responsible for the costs incurred for this and they may need to be paid direct to the service provider.

## Windscreen & Glass Assistance

If the glass in your vehicle is damaged we can arrange for your insurers approved company to repair or replace the glass. By using the correct approved company you may benefit from paying a reduced excess.

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Higos

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loss recovery service*

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