

MOTOR VEHICLE CLAIMS PROCEDURE

PROCEDURE FOR “OWN DAMAGE” CLAIMS

Advise Australian Insurance Services Pty Ltd so that arrangements can be made for the vehicle to be assessed by your insurer.

Where the vehicle is un-driveable, have it towed to a place of repair and leave the completed claim form with the vehicle. The assessor will collect the claim form when inspecting the vehicle and agreeing the cost of repairs with the repairer.

Where the vehicle is driveable, advise Australian Insurance Services Pty Ltd of the day when the vehicle will be available for assessment at the repairers' premises. Leave the quotation and claim form documentation (ensuring your ABN No. and Input Tax Credit entitlement are included) with the vehicle. It will assist your insurers to have twenty-four (24) hours notice of a request for assessment.

SETTLEMENT:

Unless otherwise instructed, repair accounts will be settled directly with the repairer by your insurers. Settlement of claims in respect of vehicles which are deemed to be a total loss will be made with you and/or your financier, depending upon whether any amount is owing on the vehicle.

PROCEDURE FOR THIRD PARTY PROPERTY DAMAGE CLAIMS

Under no circumstances should any liability to third parties be admitted. Details of claims from third parties should be forwarded immediately to Australian Insurance Services Pty Ltd.

If a Third Party is at fault and the claim is below your deductible or you do not wish to claim under your insurance, proceed as follows:

1. Obtain a quotation for repairing your vehicle.
2. Send a Letter of Demand and the repair quotation to the Third Party.
3. Keep a copy of the quotation and the letter.
4. If the Third Party pays the cost of repairs the matter is settled.
5. If they ignore the letter of demand, you should send a second letter about seven (7) days after the first one.
6. If they ignore the second letter, we advise referring the matter to your solicitor.

Sample letters of demand can be provided upon request.