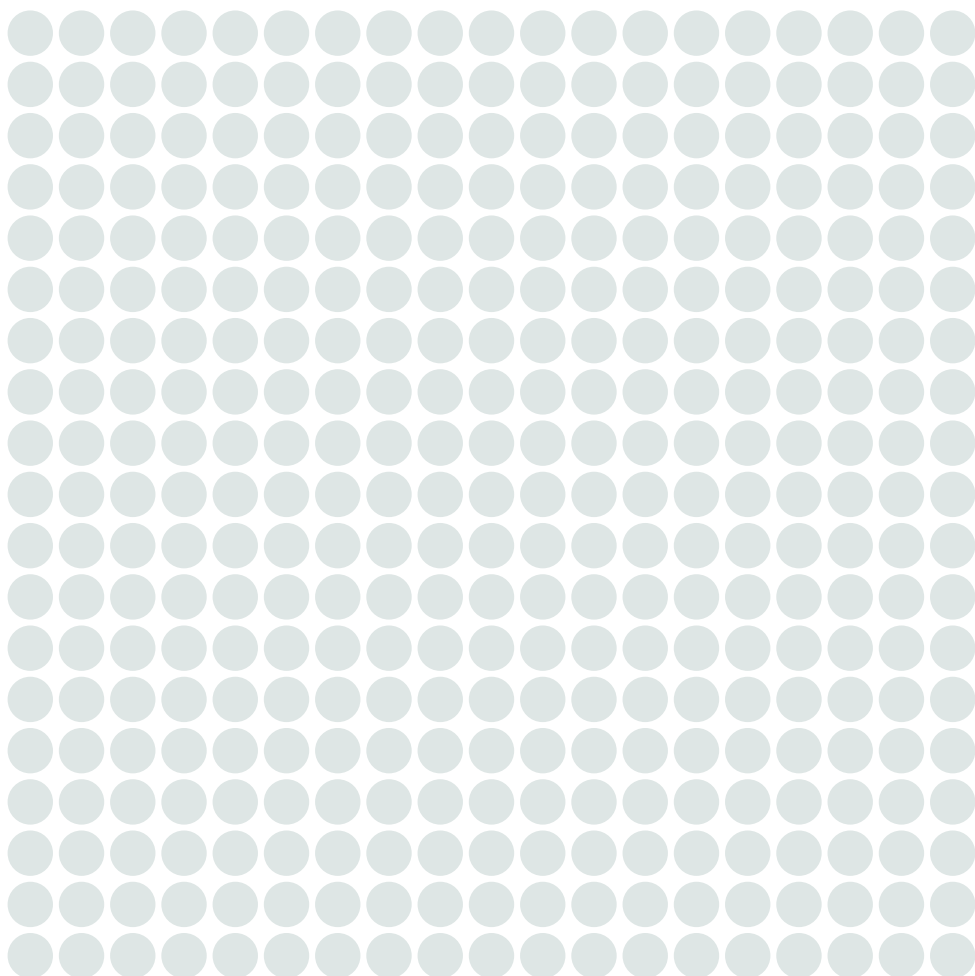




## Everything you need to know about making a claim



Please print this booklet and keep it in your car



# Advice if you're involved in an accident

If you are involved in an accident, try to keep calm and follow the guidance in this leaflet which outlines everything you need to know. We promise to do everything we can to get you back on the road quickly.

- **First, you must stop.** It's a serious offence not to do so – and, if anyone is injured, you must report the accident to the police as soon as you can – certainly within 24 hours.
- **Safety.** Switch your engine off, turn your hazard lights on and get out of your car safely. Stand a safe distance away from your car and the road. Make sure your vehicle is moved to a position of safety, and is protected from further damage.
- **Liability.** Do not admit blame or liability for an accident or offer to pay for any damage. Please tell us if any other person admits blame.
- **If anyone is injured or property, including another vehicle, is damaged** you must give your name and address to anyone involved in the accident, together with details of your vehicle and your insurers.
- **How to help us deal with your claim.** Make sure you collect the names, addresses and phone numbers of any drivers, passengers, pedestrians or cyclists involved as well as the details of any witnesses and police officers if they attend the scene.
- **Drivers involved in an accident are legally obliged** to provide details of their insurance company and their policy number.
- **A diagram** of the accident scene is always helpful so please try to draw one as soon as possible after the accident and show vehicles, the road layout, and any other relevant features including the positions of any witnesses.
- **Photographs** of the vehicle damage and relative positions are always very helpful.
- **Call us.** Don't delay, even if you do not plan to make a claim, it is vital you report an accident to us immediately, so please call our claim line on 0845 308 0301 where one of our friendly Zurich team will be happy to help you.

Collecting this information and reporting accidents quickly will help ensure accuracy about the incident and may prevent false or exaggerated claims from third parties and increased costs.



## Comprehensive cover benefits

- ✓ If you are involved in an accident and use one of our approved repairers; they will collect, repair and deliver your car back to you – you won't even need to get any estimates. Plus, there's a courtesy car provided for the period of the repair.

Unfortunately this doesn't apply:

- If your car is damaged beyond repair (total loss) or stolen and not recovered.
- If you use your own repairer.
- If the accident occurs outside the UK.

- ✓ If your brand new car is written off within 12 months of its first registration we'll supply you with another brand new car just like the one you had.

- ✓ If you make a claim following an accident that was not your fault and the driver of the other car is not insured you will not lose your No Claim Discount or have to pay any Excess.

- ✓ We'll always keep you up to date with the key developments on your claim so you know what's going on.

- ✓ We'll make sure you can contact us easily by phone or email (24/7 for emergency assistance or accident reporting).

**Conditions apply**

**Please report all accidents & thefts to us immediately so we can advise you on what to do next and manage your claim effectively.**

Policy number

Zurich  
Claims Assistance  
**0845 308 0301**

Repairing or  
replacing glass  
**0800 015 8050**



# How to make a claim

Help is just a phone call away. Call us on immediately even if you don't have all the information available so we can get your claim started. In case this booklet gets separated from your car, why not programme these numbers into your mobile phone? Call charges from mobile networks may vary.

Please be ready to tell us the following:

- Your vehicle registration number
- Location of your car
- Your policy number



### If your car has been in an accident

Contact us on the claims helpline below. Please report all incidents as quickly as possible – the sooner we know, the sooner we can help. We will arrange recovery of your vehicle if it is not driveable.



### If your car is stolen

First call the police then call us, using the claims helpline below. After a short wait to see if the vehicle is recovered, we'll get to work to reimburse you as quickly as possible.



### In the event of fire

Contact us on the claims helpline below. Please report all incidents as quickly as possible – the sooner we know, the sooner we can help.



### Claims Helpline

In the UK call on 0845 308 0301

In Europe call on 00 44 845 308 0301

Zurich  
Claims Assistance  
**0845 308 0301**

Repairing or  
replacing glass  
**0800 015 8050**

### Vehicle Breakdown

If your vehicle breaks down and you have taken the Breakdown option, please phone 0800 015 9978

### Lost or Stolen Keys

If your keys are lost/stolen and you have taken the Keycare option, please phone 0845 303 4017

**Please report all accidents & thefts to us immediately so we can advise you on what to do next and manage your claim effectively.**

Policy number

Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA Registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

