

## **D.M. Keith Ltd - Accident Management Service**

### **TERMS & CONDITIONS**

This accident management service is free of charge to all policy holders. The service is designed to ease the burden of the logistics and legal concerns which arise from an accident, theft from your car or any other similar damage.

Subject to the terms detailed below, the service aims to provide assistance with the recovery of your car to our approved bodyshop (should it be required) and to liaise with your insurance company to ensure that delays in the repair of your car are minimised, keeping you informed of progress along the way. However should you or your insurance company not wish to use our approved bodyshop for repairs, then the service will not be available to you.

#### **Recovery**

In the event of an accident causing the immobilisation of your vehicle within the UK, we will arrange for the recovery of your vehicle to our approved bodyshop. Should your vehicle remain mobile following an accident, we will arrange an appointment for you to visit our approved bodyshop and, if required, a convenient time for your vehicle to be repaired.

#### **Claims Notification**

We will take relevant details from you regarding the accident and liaise with your insurance company when required.

#### **Claims Administration**

In the event of your vehicle being recovered by us, we will liaise with our bodyshop and your insurance company regarding timely repairs to your vehicle.

#### **Replacement Vehicle and Excess**

In the event of a non-fault accident we will ensure that your no claims status remains intact, you have no excess to pay and you have a like for like replacement vehicle throughout the repair period.

#### **Uninsured Loss Recovery**

Should it transpire that the accident is not your fault, we will pursue your claim. If in our opinion, you continue to have reasonable prospects of success, we will negotiate your uninsured losses with the other driver's insurance company. Depending on your motor insurance policy, uninsured loss recovery might include, for example:

- policy excess.
- hire car charges.
- out of pocket expenses

**WE RESERVE THE RIGHT TO WITHDRAW THIS SERVICE AT ANY TIME**

