

CLAIMS

WHAT TO DO AT A SCENE OF THE ACCIDENT



Try to keep calm and remember **SAVE**



REPORT THE INCIDENT IMMEDIATELY

- 1st** - Collate all information by using our award-winning *Ascend Broking Claims app*
- 2nd** - Press the **red button** if you are using our *dashcam system*
- 3rd** - If you are unable to do both of the above - *phone your insurer immediately*

Speed: reporting incident within 1 hour if safe to do so

Accurate: ensure third party contact details are accurate. The same applies to witnesses.

Vigilance: at the scene reporting suspicious activity to Aviva and the Police

Evidence: gather as much possible e.g. photographic/video evidence, CCTV cameras in the area.

Crash Cards

Use them - if you haven't got these in your vehicle you can download them here. The cards contain the essential information needed on the spot to record the incident quickly - ensuring Third Party contact details are accurate supported by quality information e.g. pictures, video, sketch of scene.

CCTV

If you have CCTV in your vehicle now is the time to use it irrespective of blame. Where you are at fault it might help save costs especially if the other parties are exaggerating damage or injury.

If using the VT2000 system **PRESS the red button.**

If you are submitting footage by email please email to claims@ascendbroking.co.uk - we also use file sharing services so that footage can be shared.

WHAT TO DO AT A SCENE OF THE ACCIDENT

Check if they are insured?

Three simple steps to check insurance details after an accident at the roadside:

1. Visit www.askMID.com from your smart mobile device.
2. Enter:
 - Your email address
 - Your vehicle's registration number
 - The third party vehicle's registration number

Receive confirmation of insurer and contact details (on screen and to your email address)

Who is to Blame?

Never admit liability at the scene but DO ensure you tell you insurers claims team exactly what happened.

Many weeks can be wasted for smaller claims, with escalating costs, when stories change in light of further evidence down the line.

Remember we are on your side. If you are at fault (or likely fault) then insurers will do everything they can to keep the costs down so please give an accurate account when reporting the incidents.

Follow your company policy on accidents

For drivers this is very important as failure to do this could lead to disciplinary action.

Other Important Information

Report incidents involving injury to the Police. **This is a legal requirement.**

Remember that if you fail to stop after an accident or fail to report to the other party or to the police you may be prosecuted. If the vehicle is un-driveable follow the instructions of the insurer claims line.

Do not give authority for any repairs unless approved by insurers and of course your management where a fleet.

Sharing Camera Footage

- **Press the Red** button
- Use cloud services to download the footage
- Open your cameras viewing software on your PC/Laptop (if applicable)
- Insert your SD memory card into your PC/Laptop (you may require an SD memory card reader)
- Your recorded files should now appear in the viewing software
- Choose the relevant file of incident footage and save it to your PC/Laptop
- Email the footage to claims@ascendbroking.co.uk

If in doubt please contact your insurer incident line or the claims team at Ascend

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