

# SEVENTH-DAY ADVENTIST CHURCH SPD MOTOR VEHICLE FLEET CLAIMS PROCEDURES 31 MARCH 2020 to 31 MARCH 2021

INSURER: **QBE INSURANCE (AUSTRALIA) LIMITED**

POLICY NUMBER: **ANA712508MVA**

**This document has been prepared by Marsh Pty Ltd to assist you under the Insurances arranged by Marsh Pty Ltd for and on behalf of The Seventh-day Adventist Church (SPD). If clarification of cover is required please consult Risk Management Service (RMS) South Pacific Division in Sydney by phone on 02 9847 3375 or info@rms.org.au.**

## IN THE EVENT OF AN ACCIDENT:

- Ensure anyone requiring medical attention is cared for.
- Stop and exchange names, addresses, and contact numbers with the other party(ies) involved. Also record registration number of other vehicle and the other driver's license number. Take photos of the license if possible.
- Record names and addresses of as many witnesses as possible at the scene of an accident. No discussion whatsoever should be entered into as to the negligence of either party, and no admission of liability should be made.
- Report accident to Police if required to do so by State Motor Traffic Law or By Law.

## QBE MOTOR CLAIMS

**IF YOUR VEHICLE IS IN AN ACCIDENT AND REQUIRES TOWING, CALL QBE CLAIMS 24 HOURS, 7 DAYS A WEEK ON 1800 023 387**

When you call, QBE will:

- arrange for the damaged vehicle to be towed to a Accredited Smash Repairer (ASR) QBE selected repairer
- arrange to have the vehicle quoted, assessed and repaired

## IF THE VEHICLE HAS BEEN DAMAGED IN AN ACCIDENT AND IS DRIVABLE:

If your claim is for **Windscreen or Glass** only, please call O'Brien Glass, who will lodge the claim and book in the windscreen/glass replacement.

**Windscreen or Glass Claims (O'Brien Glass)**

**13 16 16**

For all other claims, you may submit your claim by phone (recommended) or by email.

**QBE Motor Claims (24 hours, 7 days a week):**

**1800 023 387**

**Email Claims - new and existing claims:**

**giclaims@qbe.com**

When lodging your claim by either method, you may wish to nominate a contact in your organisation who will be handling the claim going forward. Please notify the claim officer if you wish to nominate someone other than yourself.

When lodging a claim by **email**, please complete the QBE "Motor Fleet Claim Form" (available from your Fleet Manager) and quote the following Policy Number - **ANA712508MVA**.

Once QBE provide you with a claim number, please include this in all correspondence with QBE.

### REPAIR QUOTATION & REPAIRS

If you choose to utilise QBE's Accredited Smash Repairer (ASR) Network, once you lodge the claim and nominate an ASR you should receive a call from QBE's repairer within 4 hours of lodgement and they will arrange a quotation. Please book your vehicle in to be repaired at a time convenient to yourself and the repairer. If you do not know where the nearest QBE ASR is located, QBE will advise the nearest convenient ASR for you.

If you do not choose one of QBE'S ASR's, you will need to obtain a quotation from your selected repairer after you have lodged your claim with QBE. A Motor Assessor will need to be arranged to inspect your vehicle. Please call QBE to arrange an assessment for the day on which the vehicle is booked in for repairs.

If you have been asked to complete a QBE "Motor Fleet Claim Form" (available from your Fleet Manager), please leave this with the repairer prior to it being assessed.

### PAYING YOUR EXCESS:

When you lodge your claim, QBE will provide you with instructions on how and when to pay your excess. In most cases you will pay your excess to the repairer. However, in some cases (such as when QBE need to deal with a third party immediately) you may be required to pay your excess up front. If this happens, the QBE Motor Claims service team will provide you with instructions on how to do this.

### NO FAULT EXCESS

You will not need to pay an excess if your vehicle was damaged in a collision and you can satisfy QBE that another driver was totally at fault and you can provide QBE with the other vehicle's registration number and the other driver's full name, license number and address. If liability is unclear, QBE may ask you to pay your excess at first and will only refund if and when they are 100% clear the accident was the fault of another driver.

### RECOVERING FROM A THIRD PARTY

If your claim exceeds the excess, QBE will handle the third party aspect. However if a Third Party is at fault and the claim is below your excess or you do not wish to claim under the SDA insurance, proceed as follows:

- Obtain a quote for repairing your vehicle.
- Send a Letter of Demand and the repair quote to the Third Party.

#### SAMPLE – 1ST LETTER OF DEMAND

Dear . . . . .

We are the owners of (vehicle) which was damaged in a collision with a vehicle driven by you and owned by . . . . . at . . . . . am/pm on . . . . .

We are holding you liable for the cost of the damage.

We are claiming payment of \$. . . . . from you which is the cost of repairs/reinstatement as shown on the enclosed account.

Please make payment within ten (10) days from the date of this letter.

Yours faithfully,

- Keep a copy of the quote and the letter.
- If the Third Party pays the cost of repairs, the matter is settled.
- If the Third Party ignores the letter of demand you should send a second letter about ten (10) days after the first one.

#### SAMPLE – 2ND LETTER OF DEMAND

Dear . . . . .

In our letter dated . . . . . we gave you until . . . . . to pay the cost of repairs to our vehicle.

As we have not received any settlement, we are now informing you that we may take legal action against you. Unless we receive the costs claimed, namely \$. . . . . within seven (7) days, we will without further notice issue a Summons against you for the recovery of money.

Yours faithfully,

- If the Third Party ignores the second letter, consider whether it is worth referring the matter to your Solicitor.