

Camera Management Bulletin

Claims Awareness

What do I need to know?

Reporting an accident involving a Third Party five days after it happens can **increase claims costs by 50%**. Whilst Vision Track will provide camera alerts when the incident shows a G Force shock event or when drivers press the Panic Button it is still very important to speak with Aviva.

Gathering as much information at the scene of accident will assist in helping to control claim costs.

What do I need to do?

In line with policy commitments please report all collisions within 24 hours to the following Aviva Incident Care Helpline, open 24 hours 7 days a week. **0800 169 40 66**

Why do I need to report in 24 hours?

- Early notification means vehicles will be repaired or replaced sooner
- **£200 reduction** in your Policy Excess subject to third party information being supplied
- Camera footage could be **lost** if not downloaded within **80 hours**
- Aviva are better placed to protect you particularly if liability is disputed
- Aviva have a much better opportunity to control Third Party costs by offering their own replacement vehicle and repair solutions
- Aviva can immediately liaise with the Third Parties to minimize inconvenience and protect the reputation of your business.

After 24 hours successful Third-Party intervention reduces to 10%

Claims reporting tips

- Unless you or the Third Party are seriously injured capture and **record incident data at the scene** – memories fade
- Take **pictures of the undamaged areas** of the Third-Party vehicle – not just damaged areas. Make a note of passenger numbers involved
- **Obtain witness statements at the scene** – it's unlikely witnesses will engage once they've left the scene. **Verify** mobile numbers with a text
- Even if you haven't gathered all the required **information still report on the same day** – extra information can be given to Aviva at a later date.



DATA COLLECTION

At the Scene

- Date and time of incident
- Exact location
- Third party details (including contact details)
- Witness statements
- Photographs
 - Your damage
 - Third party vehicle

Aviva Incident Care Helpline

0800 169 40 66

Open 24 hours, every day

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