

Motor Fleet Claims -Our Promise to You



At BHIB, we are constantly innovating. Constantly looking for ways to improve our service offering and to provide value to lasting relationships.

Our claims service is an area that we are rightly judged upon with scrutiny. Day after day we deliver claims excellence and expertise to our clients, helping manage complex issues and settle claims, with our clients interests at the heart of everything we do.

However we don't believe in resting on our laurels. To improve this offering, BHIB have joined forces with selected key partner insurers to offer innovative and efficient solutions to improve the "First Notification Of Loss" (**FNOL**) process for motor fleet claims.

Capturing and mitigating third party costs is a key factor in minimising overall claims costs and reducing claims leakage.

In light of this we encourage drivers to report incidents immediately. First notification enables our key partner insurers to make early contact with the third party to capture as many aspects of the third party claim as possible. This significantly reduces the risk of the third party being contacted by potentially expensive car hire, credit repair and personal injury businesses. Your insurers will ensure a quality repair and suitable replacement vehicle for the third party whilst controlling costs.

If you insure with one of our key partners, we are now able to offer the following benefits, **in addition to** the expert support of the BHIB claims team, which comes as standard: -

- **24/7 Roadside Reporting**
- **Removal of Claims Forms**
- **Speed of Service and Settlement**
- **Control of Claims Costs**

You will be supplied with direct reporting facilities with access straight into your insurers' 24/7 First Notification team, who are able to offer service and support when you need it the most - at the roadside, immediately following an accident.

*"Offering Simplicity
without Cutting
Corners"*

Help will be available for your driver, and specialist claims handlers will be able to immediately deal with matters such as recovery, repairs, and also collect details of any other party involved in the incident, as soon as it has occurred.

Once insurers have gathered this information, the claims process will commence and BHIB's claims team and yourself will be notified immediately. This ensures that if and when you need our support, we will be fully aware of all incidents, just as we are today.

As you would expect, BHIB are only a phone call away, and always on hand to offer our expertise and support with liability decisions, total loss settlements, and ongoing risk management.

The Benefits to You

As well as improving the claims notification process, our partner insurers have conducted extensive research into the extremely positive effect that roadside notification can have on the settlement of Third Party claims.

The figures below show average reductions in key areas of the claims process: -

- **Hire - £1,077**
- **Repairs - £274**
- **Business Losses - £3,765**

Such savings can have an extremely positive affect on motor fleet claims experience, which in turn can lead to premium savings for you and your business.

Coupling roadside reporting solutions with longer term measures such as **fleet risk management** and **management of driver behaviour** can help establish long term partnerships with insurers.

These true partnerships can not only help you contain and control your insurance premiums, but also assist in many other areas of your business, such as fuel consumption and vehicle wear and tear.

Should you wish to discuss BHIB's motor claims offering in more detail or have any further queries, please get in touch:

claims@bhibinsurance.co.uk
or call (0330) 024 06 06

BHIB Insurance Brokers is a trading name of BHIB Limited.

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