



Your Trusted Insurance Ally

Motor Insurance Claims Procedure



27th October, 2021

Have you ever been in a motor accident? Did you know what to do regarding your motor insurance? Do you know how to make a motor insurance claim? Well, here are some things to remember in case you ever need to make a motor insurance claim:

- You should tell your insurer about the accident right away, even if you don't want to make a claim.
- You should immediately notify the police to visit the scene and take particulars of the incident, so that they can issue you with the police abstract report.
- If you're in a motor accident you should not admit liability at the scene that it was your fault.
- You should exchange names and other relevant details with the other driver(s) and get details of independent witnesses if any. If someone refuses to give you their details, your insurer may be able to trace them through their vehicle registration number.
- If someone is injured, show your insurance certificate or cover note to the police. The police will direct that the vehicles be towed to the police station for inspection before release to you to take to the garage.
- Remember to take photographs that you may be able to later use as evidence if you need to make a claim.



Commonly Asked Questions

1. If I have comprehensive insurance, what exactly is covered?

Comprehensive insurance covers damages to your vehicle as well as damages to vehicles of third parties involved in the motor accident. It also covers medical costs for injuries incurred in the motor accident for both the principal (you) and the third party & other property damages, subject to approved limits.

2. If I have third party insurance, will I get compensated?

Third party insurance covers damages to any third party involved in the accident. It covers damages to other vehicles and properties, as well as medical costs for injuries caused by the accident to the third party.

However it does not cover damages to you or your vehicle.

3. What do I do in case it's not a motor accident but theft or vandalism?

If your vehicle has been stolen, broken into, had parts stolen or any other damages have occurred on the vehicle, you may make a claim for the damages by first reporting the theft to the police and informing the insurer. You will be compensated only if you have comprehensive insurance because third party does not cover such.

4. If it's the other driver(s) fault, whose insurance will be used to pay for damages?

Your insurer as well as the insurer of the other vehicle(s) that was involved in the motor accident will sort out the damages to the vehicles as agreed among themselves. This is why it is important to get the other parties details and take photos of the accident.

If you have a comprehensive insurance, your insurer will cover the cost of the claim damages but if you have a third party cover, you will repair your vehicle and lodge a claim with the other vehicle's insurer for reimbursement, which sometimes takes a legal angle.

5. What do I do in case the vehicle is blocking the road and cannot move?

Contact your agent to facilitate towing of the vehicle to the nearest police station, if the police have not come to the scene.

6. What do I do in case of a hit and run?

In the event that the other party decides to flee from the scene of the accident, if possible, memorize the make and number plate of the vehicle. You could also take a photo if you are quick enough. This information is what you will send to your insurer as well as the police so that they can be tracked down. You may also ask for help from a witness in identifying the vehicle. However, failure to get the details of the other vehicle will not cause your insurer to decline your claim.

7. Will my car get fully repaired?

In case of damages to your vehicle, your insurer will do an assessment of the damages, usually through an approved assessor. If the damages are not too costly to repair, they will carry out all the repairs. However if they deem the repair cost not to be efficient to repair, your vehicle will be written-off. This is usually determined by the ratio of the vehicle value to repair costs and varies among insurers.

8. What happens if my car is written-off?

In the event that your car is to be written-off, the insurer will need your consent in writing that you agree to it. They will give a figure with reference to the current valuation report which they will deem to be the value of the vehicle. This amount will be your compensation and you are paid for a total loss claim, with the insurer retain the salvage vehicle.

If you do not agree with the amount, you can ask for a different appraisal to be done by an independent assessor.

9. How long does it take for a motor insurance claim to be settled?

The length of the process varies greatly as it can be affected by things such as police investigations, court cases, extent of damages being repaired & length at which full claim documentation are submitted which can be lengthy. During this time, your insurer can give you a vehicle that you can be using as you await for the claim to be settled, in case you had purchased such a benefit when buying the insurance.

The image shows a hand holding a 'Motor Accident Claim Form' against a background of a desk with a keyboard and a mouse. The form is titled 'Motor Accident Claim Form' and includes the following sections:

- REGULATED BY THE INSURANCE REGULATORY AUTHORITY**
- CLAIM REF. NO.** (Field)
- BROKER / AGENT** (Field)
- INSTRUCTIONS:**
 1. Answer all questions completely
 2. No liability is admitted by issuance of this form.
 3. Neither owner nor driver may admit or Liability for this Accident. Direct these to the Resolution Insurance for Action
 4. Do not answer communications about this Accident: Direct these to the Resolution Insurance for Action
 5. Repairs must not be authorized without prior authority of the Insurance Company

(Note: Please complete all sections in **Black Letters** and **BLACK Ink**)
- A: INSURED**
 - Name (Surname, First Name, Middle Name)
 - Title
 - Address (Address, Postal Code, Physical Location)
 - Telephone No.
 - Expiry Date
- B: POLICY**
 - Policy Number
 - Name of hire purchase or finance company
 - HP/CC
- C: VEHICLE DETAILS**
 - Make & Model
 - Reg. No. of Vehicle
 - Reg. No. of Trailer
 - Name of Owner
 - Address (Address, Postal Code, Physical Location)
 - Carrying Capacity
 - HP/CC
- USE**
 - State the EXACT PURPOSE for which the vehicle was being used at the time of the accident
- DE**
 - COMMERCIAL VEHICLES**
 - Description of goods being carried
 - Name of owner of goods
 - Weight of load on (a) Vehicle (b) Trailer
 - Was a trailer attached? Yes No
 - D: DRIVER DETAILS**
 - Name (Surname, First Name, Middle Name)
 - Occupation
 - Address (Address, Postal Code, Physical Location)
 - Postal Address
 - Code
 - Telephone Number
 - Date of Birth
 - Is he/she employed by you?

10. At what point are the police involved?

The police are usually involved in all cases where the incident occurs in a public road, or a third party is affected. They are notified immediately an incident occurs so that they tend to the scene, and it is advisable to file a report for every accident.

11. What documents do I require when making a claim?

Copy of driving license of the driver, towing receipts, medical bills receipts, police abstract report, claim form which will be provided by the insurance company through the agent for completion. Your agent will facilitate the documentation on your behalf.

With this, we believe that you should be able to navigate through a motor insurance claim well. At Brooks Insurance Agencies, we understand that the process of following through a claim can be very daunting and mentally exhausting. That is why we will be with you every step of the way. We follow-up on insurance claims on your behalf and assist you to see them through. Our team is available round the clock to respond to all your questions and needs

COMPREHENSIVE & THIRD PARTY MOTOR INSURANCE

Third Party at **Ksh 1,250 only**

Annual
Comprehensive
rate as low as
3.5%

