

Your
ERS
Claims
Service
Guide

ERS



The specialist motor insurer

ers.com/claims

Getting it right when things go wrong



The specialist motor insurer

[ers.com/claims](https://www.ers.com/claims)

You only really know how good an insurance company is when you need to make a claim and we want to make sure you get the right support from the start with our experienced claims team, who'll always aim to resolve your claim as quickly as possible.

With over 70 years' experience dealing with specialist motor claims and a complaint rate of less than 1%, you can be confident we'll steer you in the right direction.

Let's be honest, making a claim can be hugely stressful. At ERS, it's our job to manage that stress for you.

From the first phone call to the last repair, we'll be with you every step of the way and you'll always speak to a knowledgeable, efficient UK-based claims handler who knows and understands the specialist vehicles we insure. They'll explain exactly what happens next and can be contacted throughout the claims process, supporting you through the life of the claim.

We work with expert accredited repairers through a nationwide network of approved repairers, who only use genuine parts and they'll look after your vehicle like it was their own.

To make a claim contact us on the day on the incident on **0330 123 5992**

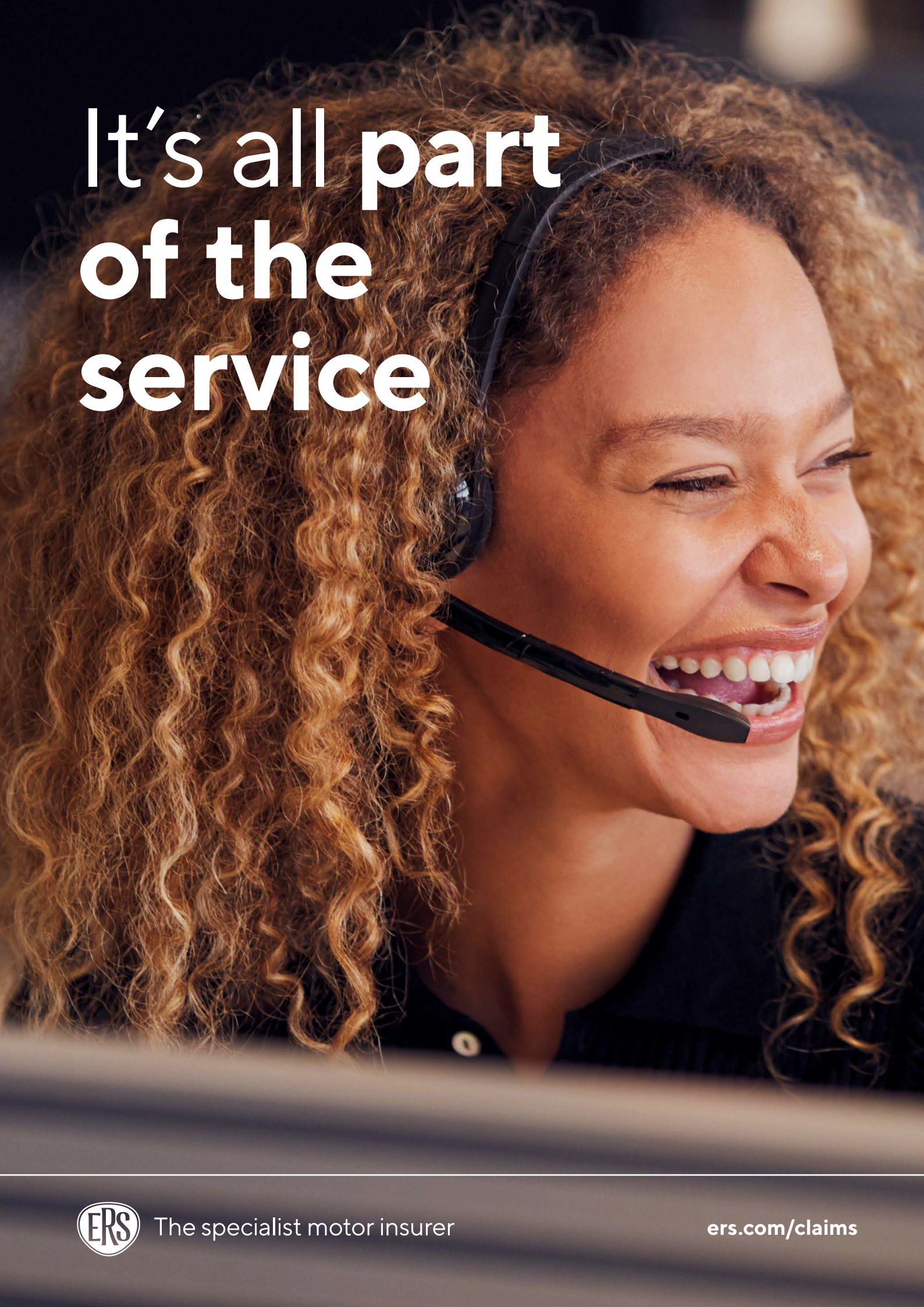
For windscreen repairs contact us on **0345 602 3378**

If you have a breakdown policy with us and your vehicle has broken down contact us on **0800 243 783** from the UK or **+44 1277 235 999** from Europe



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A close-up, profile view of a woman with voluminous, curly brown hair. She is wearing a black headset with a microphone. She has a wide, joyful smile, showing her teeth. The background is dark and out of focus.

**It's all part
of the
service**



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We're here for you every step of the way



Maximum confidence

We have knowledgeable expert in-house teams of claims handlers and engineers so you can be confident that your client's claim and cherished vehicle or machinery will be handled with care.



Minimum inconvenience

We'll collect the damaged vehicle from the client's home or place of work and return it cleaned inside and out when the repairs are done.



Maximum convenience

Optional courtesy car means clients can stay mobile whilst their vehicle is being repaired. A premium vehicle is offered with those with Prestige cover (subject to availability).



Minimum paperwork

No need for clients to find their own repairers or shop around for estimates. Any work our approved repairers do is automatically authorised for payment.



Maximum quality

Only new, genuine OEM replacement parts are used at our nationwide network of specialist repairers. Work comes with a 5-year warranty.



Enhanced service

Specialist motors require specialist services so we've created dedicated claims teams for our Agriculture and Prestige products so clients can be confident that they'll speak to someone with years of experience dealing with specialist vehicles who'll be on hand to look after their claim from start to finish.



Zero tolerance to fraud

By working together, we can help prevent fraud and keep premiums down for our genuine claimants and our no quibble attitude to legitimate claims saw us pay out on 99% of claims in 2020.



For ERS Policyholders

Reporting a claim

Call our 24-hour helpline
immediately from the UK or
EU on **0330 123 5992**.



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How to make a claim

Call us as soon as it's safe to do so on **0330 123 5992** from the UK or Europe or email fnol.motor@ers.com

To help speed up your claim, please have as much information about the incident as possible, such as:

- ✓ Name, contact details and insurance provider for all parties involved in the incident.
- ✓ Vehicle registration numbers or make and model.
- ✓ Photos of the areas of damage on the vehicles involved and positioning of the vehicles, if safe to do so.
- ✓ Record the number of passengers in the other vehicles involved, where they were sitting, and the details of any injuries mentioned at the time.
- ✓ Location of the incident and a diagram showing what happened.
- ✓ Name and contact details of any witnesses and police officers who attend.
- ✓ Back up any dashcam or phone video footage.

If a claim is due to theft, attempted theft, malicious damage or vandalism, you should also contact the police and request a crime reference number.

You can check the progress of your claim by calling our hotline on **0330 123 5992**.

Working together to prevent fraud

If you suspect that the accident you were involved in was staged, you could be a target for fraud. By providing us with the information requested above, helps us prevent fraudulent claims and can help keep your insurance premiums under control.

Please report any suspicions to our fraud prevention hotline immediately on **03300 535 892** but try to refrain from making accusations at the scene of the accident.

All calls are handled in the strictest of confidence.



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For Non-ERS Policyholders

Reporting a claim

Call our helpline on **0345602 3379** as soon as possible from the UK or EU if you believe an ERS policyholder has damaged your vehicle or caused a personal injury during an accident.



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How to make a claim

If you believe an ERS policyholder has damaged your vehicle or caused a personal injury during an incident, please call our hotline on **0345 602 3379** from the UK or EU.



Vehicle damage claims process

1. We'll verify whether the ERS policyholder was at fault.
2. If the policyholder is at fault, we'll arrange to assess the damage to your vehicle. We will let you know if your vehicle can be repaired or is a write-off. We can provide a replacement vehicle whilst your vehicle is being assessed.
3. If your vehicle can be repaired, and you agree, we'll arrange for professional, guaranteed repairs to be carried out by one of our approved garages.
4. If your vehicle is a write-off, we'll let you know how much compensation you'll receive.



Personal injury claims process

1. We'll verify whether the ERS policyholder was at fault.
2. If the policyholder is at fault and you require rehabilitation to help with your recovery, we'll arrange for one of our experts to contact you to assess your needs and organise any treatment.
3. If you wish to make a claim for compensation, please use the government's **Official Injury Claims** service in the first instance.



Official Injury Claims service

This is a completely free and independent service and has been designed to allow a personal injury claim to be made without legal representation.



Using the Official Injury Claims service

If you wish to make a claim via the OIC service, the following must apply:



The accident occurred on or after 31 May 2021



You consider the accident was entirely or partly the fault of the other driver



You suffered a whiplash injury to your neck, back and shoulder and/or other minor injuries

The service should not be used if:

- The accident occurred before 31 May 2021.
- The accident happened outside of England and Wales.
- You are under 18 years old.
- You received an injury as a pedestrian, cyclist or motorcyclist.

To make a claim via the OIC service, please visit officialinjuryclaim.org.uk.

If you experience difficulties with the OIC website, please call the Official Injury Claim contact centre on **0800 118 1631**.

If your claim does not meet the eligibility criteria above, please get in touch with us by calling **0345 602 3379** or emailing fnol.motor@ers.com.

Additional help

Motor Insurers Bureau's guide to making a claim

You are within your rights to employ solicitors or a claims management company to bring a claim on your behalf, but you may be required to pay their fees.



Fraud prevention

Please report any suspicions
to our fraud prevention
hotline on **03300 535 892**.



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Working together to prevent fraud

If you suspect that the accident you were involved in was staged, you could be a target for fraud. By helping us to prevent fraudulent claims we can keep your insurance premiums under control.

All calls are handled in the strictest of confidence.



Help prevent fraud

You can help prevent fraud by collecting as much information at the scene of the accident, for example:

- Collect name, contact details and insurance provider for all parties involved in the incident.
- Photograph or make a note of vehicle registration numbers or make and model.
- Take photos of the of the scene of the accident and areas of damage on the vehicles involved.
- Record the number of passengers in other vehicles involved, where they were sitting, and the details of any injuries mentioned at the time.
- Details of the location of the incident and a diagram showing what happened.
- Collect name and contact details of any witnesses, and police officers who attend.
- Back up any dashcam or phone video footage.
- Provide a Third-Party Accident Card to the other driver. These can be found in in your Driver Assistance Pack or you can [order more here](#).
- Report any suspicions to our fraud prevention hotline on **03300 535 892** immediately but try to refrain from making accusations at the scene of the accident.

