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**How to claim on your car insurance**

If you think your car insurance journey has ended when you renewed, think again. The true adventure begins when you have to make a claim – though hopefully you’ll never need to.



The last thing you want after an accident is to deal with red tape, so to make this whole thing easier, we’ve created a little guide on how to make a claim. Hopefully it’ll speed things up for you!

First and foremost, make sure you have these things ready when you ring your insurer:

**1. The registrations of both vehicles**

The names and contact details of the other driver, any passengers and witnesses

Photos of the damage if you’ve taken any

The location, including road or street names, and the nearest house or business numbers

Any other information that could be relevant such as road or weather conditions, plus time of day

**2. What about non-accident claims?**

If your claim’s about theft or damage to your car while you were parked, the procedure is the same. If police are involved, keep a record of it, including your crime reference number.

**3. Dealing with your insurer**

Reporting any accident to your insurer is a must. They might ask you to take the car to an approved local garage. If you take it to a different one for repairs, you’re unlikely to claim the costs back.  
  
You’ll have to pay the excess on any claim you make on your own insurance – but if you’re claiming off another driver for an accident that was their fault, you usually won’t have to pay.  
  
You may get a courtesy car while your own is getting fixed – check your terms and conditions to find out. If your car’s been written off or stolen, a courtesy car’s not normally given.

**4. What if your car’s written off?**

If the insurance assessor thinks the repair costs more than the car’s worth, they might write it off and your insurer will give you a payout.

To work out whether this sum’s fair, you should check the value of cars as similar as possible to yours.

If you’ve made any modifications to the car that have increased its value, send all details including receipts of work done to your insurer to negotiate a fairer price.

MOT certificates and service receipts can often also be used when negotiating prices, as well as examples of similar cars on sale. If you and your insurer fail to reach an agreed value, or you feel you are being treated unfairly, you can contact the Financial Ombudsman to adjudicate the dispute.

**5. Claiming after being hit by an uninsured driver**

If you’re in an accident with someone without insurance, you’ll be able to claim from your own insurer if you have comprehensive cover.

It’ll mean you’ll lose your no-claims discount, unless your policy says otherwise and you’ll have to pay your normal excess.

If you don’t have comprehensive cover, you could claim from the [Motor Insurers’ Bureau](http://www.mib.org.uk/) for compensation relating to personal injuries and other losses. Any payments from the MIB are subject to a £300 excess.

**6. Your policy excess**

Before claiming, check out how much excess you’ve agreed to pay. If fixing your car is less than your excess, there’s not much point making a claim as you’ll have to pay for it all yourself anyway and you’d lose your no-claims bonus.

**7. What if I claim on the other driver’s insurance?**

Technically, you haven’t claimed on your insurance so no excess is needed and your no-claims bonus won’t be touched. Don’t be shocked when your premium goes up when you want to renew though.

Any claim, whether it’s on your own insurance or someone else’s, will be factored in by insurance companies when they give you a quote.

So it pays to weigh things up before making a claim. For small claims, it’s sometimes more cost-effective to not claim.