

# COURT PACK - CLAIM SUMMARY REPORT

Case Reference: WR-2024-00847

Date Prepared: 14 March 2024

Prepared by: Whichrate Consulting Ltd

## 1. CLAIM OVERVIEW

This report relates to a non-fault motor insurance claim arising from a road traffic accident on 22 January 2024 at the junction of the A34 and B5066 near Stafford, Staffordshire. The claimant, Mrs Sarah Thompson, was driving a 2021 Ford Focus 1.0 EcoBoost (Registration: KV21 XNP) when her vehicle was struck from behind by a 2019 BMW 320d (Registration: DL19 MFT) driven by Mr James Carter. Police were called to the scene and report reference ST-2024-0184 was issued. The claimant was not at fault as confirmed by witness statements and dashcam footage.

## 2. VEHICLE DETAILS

Detail	Claimant Vehicle	Third Party Vehicle
Make/Model	Ford Focus 1.0 EcoBoost	BMW 320d M Sport
Year	2021	2019
Registration	KV21 XNP	DL19 MFT
Insurance Group	10	25
Pre-accident Value	18,500	22,750
Category	Reparable	Minor damage

## 3. CREDIT HIRE DETAILS

The claimant required a replacement vehicle while her Ford Focus was undergoing repairs. A like-for-like replacement vehicle was provided through Accident Exchange Ltd. The hire period commenced on 23 January 2024 and ended on 15 February 2024, totalling 24 days.

Item	Details	Cost
Replacement Vehicle	Ford Focus 1.0 Zetec (like-for-like)	
Daily Hire Rate	GBR Rate for Group 10	78.50/day
Hire Duration	24 days (23 Jan - 15 Feb 2024)	
Total Hire Cost		1,884.00
CDW (Collision Damage Waiver)	24 days at 12.50/day	300.00
Delivery Charge	One-off	45.00
Collection Charge	One-off	45.00
TOTAL CREDIT HIRE		2,274.00

## 4. REPAIR COSTS

Item	Description	Cost (GBP)
Labour	18 hours at 48/hr	864.00
Parts - Rear Bumper	Ford OEM Part	385.00
Parts - Tail Light Assembly (L)	Ford OEM Part	220.00
Parts - Boot Lid	Ford OEM Part	445.00
Paint & Materials	Colour match + clear coat	320.00
Alignment Check	Post-repair geometry check	65.00
TOTAL REPAIR		2,299.00

## 5. PERSONAL INJURY

Mrs Thompson reported whiplash symptoms following the collision. She attended Stafford County Hospital A&E; on 22 January 2024 and was referred to physiotherapy. Medical report from Dr R. Patel (dated 28 February 2024) confirms Grade 2 whiplash associated disorder (WAD) with an expected recovery period of 6-9 months. A personal injury claim has been submitted under the Official Injury Claim (OIC) portal with a general damages estimate of 2,500 - 4,000 based on the Judicial College Guidelines (16th edition).

## 6. TOTAL CLAIM SUMMARY

Component	Amount (GBP)
Credit Hire Charges	2,274.00
Vehicle Repair	2,299.00
Storage Charges (3 days)	75.00
Recovery/Towing	150.00
Personal Injury (estimated)	3,250.00
TOTAL CLAIM VALUE	8,048.00

This court pack has been prepared in accordance with the Civil Procedure Rules and Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents. All hire rates referenced are sourced from the Whichrate database and reflect published GBR rates at the time of hire.