

Backstage ADI Solutions Ltd

Insurance & Claims Information Pack

1. Making a Claim

If you are involved in a motor incident, please contact **0333 12 12 700 (Option 3)** immediately. You will then be sent an online claims form to complete.

At the Scene of an Incident

Before leaving the vehicle:

- Ensure no one is seriously injured.
- Switch off the engine.
- Apply the handbrake.
- If anyone is seriously injured, call the Police and/or Ambulance immediately.
- It is illegal to leave the scene of an accident where vehicles or persons are involved.
- You are legally required to exchange insurance details with any other party involved (including policy number, insurer name, and vehicle details).

Please report the incident to **Backstage ADI Solutions Ltd** as soon as possible during normal working hours.

If the vehicle remains roadworthy and legal to drive, you must continue using it until a replacement or alternative vehicle is arranged.

If your vehicle is fitted with a dashcam, you must retain all relevant footage and email it to us as soon as possible.

2. Information to Collect at the Scene

You must obtain the following information wherever possible:

- Date and time of the incident
- Exact location (road name, number, postcode)
- Photographic evidence (scene, vehicle positions, damage)
- Name, address and telephone number of all parties involved
- Vehicle registration numbers of all vehicles involved (photograph where possible)
- Insurance company name and policy number of the third party (if available)

- Photographs of:
 - Third-party vehicle(s), including registration plate and damage
 - Your vehicle damage
- Number of occupants in the third-party vehicle
- If Police attend, record:
 - Incident reference number
 - Police station notified

For the driver of our vehicle, we require:

- Full name and address
- Date of birth
- Contact number
- Occupation
- Type of licence held
- Length of time licence held
- Details of any medical conditions or driving convictions

All details must be completed on the official claims form.

If the vehicle is undriveable following the incident, contact the recovery company listed in the vehicle handbook documentation.

3. Important Conditions

- Do **not** admit liability.
- Do **not** offer or promise payment without written consent from the insurer.
- Send written details of the incident to your insurer as soon as possible.
- Forward any correspondence received from a third party immediately, unanswered.
- Notify your insurer immediately of any prosecution, coroner's inquest, or fatal accident inquiry involving any insured person.

4. Policy Excess Terms

Fault Claims

- First fault claim during the contract period: **£500 excess**
- Any subsequent fault claim: **£750 excess**

Windscreen Excess

Where a windscreen is damaged and requires repair or replacement, the following excesses will apply:

- **Standard Windscreen Excess: £150**
- **ADAS (Advanced Driver Assistance Systems) Windscreen Excess: £300** (comprising the standard £150 excess plus an additional £150 charge for windscreens fitted with built-in cameras, sensors or other ADAS technology).

In addition to the applicable excess, a **£25 administration fee** will be charged for each windscreen claim.

The additional ADAS charge reflects the increased costs associated with replacing and recalibrating windscreens fitted with cameras, sensors and other driver assistance systems.

Dashcam Requirement

- Front and rear dashcam footage must be available.
- If no relevant footage is provided, the excess will increase to **£1,500**.

Third-Party Information

It is your responsibility to obtain full third-party details.

- If the vehicle is damaged whilst parked and the third party fails to stop and no information is obtained, the insurance excess will be payable by you.
- If the incident is confirmed as non-fault and all required information is correctly obtained, our insurer will attempt to recover your excess from the third-party insurer where possible.

5. Claims Form Deadlines

- Claims forms must be returned within **48 hours**.
- Claims forms returned after **7 working days** will incur a **£250 late penalty**, in addition to any applicable excess.
- This £250 late penalty element is **non-recoverable**, even in non-fault claims.

Example:

First fault claim (£500) + late return penalty (£250) = **£750 total payable**

If you require assistance at any stage, please contact **Backstage ADI Solutions Ltd** during office hours.

