



NORTHGATE
for all vankind

NORTHGATE **ACCIDENT** **MANAGEMENT**



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AN OVERVIEW

Dealing with accidents involving company vehicles is a problem that most businesses could do without, every day a vehicle is out of action it costs money.

Every minute spent chasing repairs or dealing with insurers is time that could be spent more productively.

With Northgate's Accident Management solution you'll be supported in running your fleet more effectively. From when an incident first takes place, through to recovering costs, Northgate Accident Management can proactively take care of it - for your whole fleet.



NORTHGATE ACCIDENT MANAGEMENT PROVIDES:

- Accident management for Northgate and non-Northgate vehicles of all types
- Driver Assistance 24 hours a day, 365 days a year
- Full management of vehicle repairs
- Claims administration and full incident reporting
- Uninsured loss recovery and claims handling
- Real-time online access to view the status of claims and repairs

BENEFITS INCLUDE:

- Dedicated helpline open 24/7/365 days a week
- Emergency recovery of the driver, passengers and vehicle
- Service all under one roof with all vehicle types being covered
- Guaranteed repairs through a high-quality network
- Delivery and collection of vehicles
- Extensive monitoring of estimates, repairs and invoices by our in-house technical engineers



NORTHGATE ACCIDENT MANAGEMENT HELPS TO:

- Reduce business disruption
- Reduce hassle and time by allowing you to concentrate on more productive activities
- Reduce the cost and expense of incidents to your business

HOW DOES NORTHGATE ACCIDENT MANAGEMENT WORK?

1.

When an incident occurs the driver calls the 24 / 7 / 365 helpline.

2.

A dedicated incident co-ordinator will answer the call and capture all details of the incident.

3.

Where required the vehicle will be recovered, or alternatively if the vehicle can still legally be driven a future repair date will be arranged.

4.

A replacement vehicle can be provided, refer to page 10 for a full list of options.



5.

Meanwhile, the damaged vehicle will be repaired through our repair network. You'll be kept up to date of the repair at every stage.

6.

We will also manage the claims process on your behalf by dealing with the insurer directly and any third parties to recover any losses.



7.

When the vehicle is fixed, it can either be collected or delivered.

8.

Once the claim has been settled an invoice will be sent with any costs due and other costs being settled with the insurer or third parties directly.

CAPTURE OF FULL INCIDENT DETAILS (FNOL)

Whether the vehicle has been stolen, involved in an accident or has been vandalised, we will capture full details of the incident.

This report is then provided to the insurance provider and other interested parties. This part of the process is referred to as first notification of loss (FNOL). Completing and getting the FNOL right is crucial to making a claim go smoothly to reduce any financial impact that might occur from an incident.

When the driver calls, we firstly check that they and any passengers are safe. All relevant information will be captured to complete the FNOL, which can be viewed on our web-based portal either live or at a time that suits you.

When will the FNOL take place?

An FNOL should take place as soon as possible after an incident happens. This allows a prompt notification to all relevant parties and the best solution to be put into action.

If the vehicle is not damaged, should an FNOL still be undertaken?

Yes, even if the vehicle has not been damaged, incidents still need to be reported for information purposes. This is particularly important if a third party is involved in the accident.

How long does an FNOL take to complete?

Depending on the nature of the incidents and the number of different parties involved (i.e. third parties), an FNOL takes an average of ten minutes to undertake.

What happens if the vehicle is not recognised when the driver calls?

Our no turndown policy means that even if the vehicle cannot be identified on the system we will still capture details from the driver and validate them later to make sure the driver isn't left on the side of the road to deal with the incident on their own.

Who can report the incident?

The incident should be reported by the driver or fleet manager straight after the incident occurs via the accident management phone number to ensure the insurer is notified. If the incident is not reported via the accident management phone line then a full repair and recharge may occur in line with the Northgate damage process.

What if the driver can't provide or doesn't know all the information being asked of them?

We will arrange to call the driver back at a convenient time to conclude the FNOL. If the driver doesn't have all the details required, every effort will be taken to gather the information from other sources in conjunction with the insurance company.

What if the insurers insist that the incident is reported to them instead of Northgate Accident Management?

If necessary, Northgate Accident Management will report the incident to the insurers in an industry acceptable format.

DEALING DIRECTLY WITH INSURERS

After the incident notification, we will liaise with the insurance company directly as well as any third parties.

Northgate's relationship with insurance companies and high levels of delegated authority with many of them means that claims will be dealt with quickly and effectively.

Following FNOL, any party requiring notification of an incident occurring can have this sent electronically on a real-time basis.

Why do insurers need to be notified?

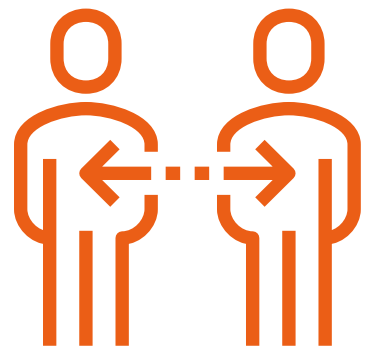
An obligation exists for insurers to be notified following an insured event, particularly if a third party is involved or if the fleet is comprehensively insured.

Will the insurer allow Northgate Accident Management to allocate the repair rather than doing it themselves?

Yes. Repairs can be authorised quickly and started as soon as possible, thereby minimising downtime. Northgate also has the approval to contact the majority of third parties on the insurer's behalf resulting in the potential reduction of insurance premium in the long term.

How will Northgate Accident Management know who the insurer is?

Insurance details will be captured at the point of account set up meaning there is no need to contact the driver first when an incident is reported, thereby speeding up the process.



VEHICLE RECOVERY

At First Notification of Loss (FNOL), the incident coordinator will ask a series of safety questions to determine the state of the vehicle.

If the vehicle is legally safe to drive, it can be taken to the repairer at the agreed date or collected by the repairer, dependent upon circumstances. If the vehicle is deemed undriveable a recovery will be arranged. Northgate has procured a PAS 43-certified accident recovery network thus being able to provide full UK coverage no matter where the incident occurs. This network comprises of independent recovery operators, all of whom provide a bespoke, all-inclusive service throughout the UK.

Once the recovery technician arrives on-scene, a risk assessment is undertaken to ensure that the correct safety procedures are used to recover the casualty vehicle and any occupants. Depending on the circumstances, the occupants will be taken to a safe location and the vehicle to an approved repairer.

The vehicle has very minor damage.

Does it need to go to an approved repairer?

No, depending on the extent of the damage and vehicle type, we can arrange a SMART repair. This involves the repair being undertaken at the driver's chosen place i.e. at their home or workplace.

The vehicle is still driveable following the incident. Can it be repaired at a more convenient time for the driver rather than straight away?

Yes. Northgate Accident Management's approved repairer will undertake a mobile estimate at a time convenient for the driver. We will then arrange for the vehicle to be repaired at a later date that suits the driver.

How will the vehicle get back to the driver once repaired?

Depending on the circumstances, we can arrange to have the vehicle delivered back to them or the vehicle can be collected from the approved repairer.



REPLACEMENT VEHICLES

Northgate Accident Management can help source and provide a replacement vehicle for the driver whether this is to replace a Northgate vehicle or a non-Northgate vehicle. There are several options available to drivers' depending on if the incident was their fault or not, including: -

ONE

A replacement hire vehicle is supplied by Northgate Accident Management. This is at a cost, however if the incident wasn't the drivers' fault, an opportunity exists to pursue and recover any related costs from the responsible party through Uninsured Loss Recovery (ULR) (see page 12).

TWO

The provision of a credit hire vehicle. A credit hire vehicle is a true like-for-like hire vehicle that can only be supplied following a non-fault accident and the service has been signed up to in advance.

THREE

The driver arranges a replacement vehicle themselves.

FOUR

A courtesy car can be provided by the approved repairer if applicable.

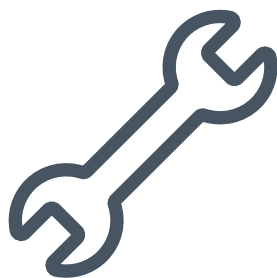
MANAGING DAMAGE TO THE VEHICLE

An approved Northgate Accident Management repairer will carry out all repairs to make sure they are of the highest quality, whilst keeping them at preferential, competitive rates.

Repairs are guaranteed for 3 years, so there's no need to worry about further costs or problems in the near future. As all repairers are linked electronically to our in-house technical engineers, we can ensure that estimates are pro-actively addressed on a real-time

basis, while vehicle down time is managed and substantially reduced.

In the event of the vehicle being written off, the vehicle's salvage is de-fleeted and disposed of in accordance with Northgate's existing policy and environmental legislation. Where the vehicle has not been hired from Northgate we will liaise with the insurer and the registered keeper.



Where will the repair be carried out?

A repair will normally be carried out by Northgate repair services or an approved third party repairer.

What types or repairs are available?

Depending on the type of damage the vehicle repair will either be carried out at a bodyshop, Midi repair centre or by a mobile/SMART technician.

Will the driver need to deal with the repairer directly?

The repairer will liaise directly with the driver or designated case contact to book the date for the repair instead of the driver needing to arrange it themselves. They will be kept updated on the status of the repair or can view the latest status at any time via the web-based portal.

Is Northgate Accident Management able to support with HGV and car repairs?

Yes, as well as repairing LCVs we will be able to support and manage the repair of all other vehicle types.

ASSISTANCE WITH CLAIMS HANDLING AND LEGAL SERVICES REQUIREMENTS

All claims are handled and managed by an in-house team of dedicated claims handlers.

These handlers will manage all communication with the insurer and any third parties keeping you regularly updated on the progress of any claim. The aim of the handler is to resolve the claim as quickly as possible whilst keeping any cost to the driver at a minimum.

Where accidents are caused by a third party, it is possible to recover certain losses that aren't covered by the insurance policy. We will provide a full uninsured loss recovery (ULR) service to assist in getting your money back.

Drivers who are self-insured or have a high policy excess can also benefit from our third party capture and claims service.

What is the difference between fault and non-fault?

Non-fault means that the incident wasn't deemed to be caused by your driver, whereas fault is where it was.

The outcome of this assessment will determine who and what costs can be claimed by each party involved in the incident.



What legal services can be provided by Northgate Accident Management?

ULR, Personal Injury Assistance, Third Party (TP) Capture and Claims Handling will all be available to drivers.

What is ULR?

ULR involves the recovery of all losses not covered by a policy of insurance following non-fault or split liability claim such as excess, hire costs and recovering loss of earnings caused by the vehicle being off the road or the value of any goods damaged from the incident.

What services can be provided to a driver who has sustained an injury?

Northgate Accident Management is able to offer advice, assistance and representation of drivers who have sustained an injury following a non-fault accident. We will work with our medical partners who will support with medical assessments and reports and provide rehabilitation services for drivers' where requested.

To find out how we can help keep your business driving forward, contact a member of the team today.

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