



Claims Toolkit








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Important Contact Details

Service/Department	Contact Details
New Claims (24/7)	 01245 678 345 (Option 1)  newclaims@directcommercial.co.uk
Existing Claims (9 to 5)	 01245 678 345 (Option 2)  claimsadmin@directcommercial.co.uk
Specialist Vehicle Recovery	Nationwide Vehicle Assistance  01621 734 323  enquiries@nwva.co.uk
Windscreen Replacement	National Windscreen  0800 616 122 (Quoting account number: BN6778)

NOTE: When contacting the above teams, have the policy number and vehicle registration number available.

POSTAL ADDRESS:

Direct Commercial Ltd
Redwing House
Colchester Road
Chelmsford
Essex
CM2 5PB

Reporting a New Claim

When claims are reported to us promptly and directly, we can help to **protect policyholders** and **drive down claims costs**.

1

New claims should be reported to our team **within 24 hours of the incident, preferably at the roadside**. When reporting a claim over the phone (01245 678 345), the First Notification of Loss team (FNOL) will **fill out an accident report form** as they speak to you. If you'd rather report a claim via email, you can fill out the form [here](#) and send to newclaims@directcommercial.co.uk.

2

Early intervention of a fault claim means we can manage repair costs and avoid excessive credit hire costs effectively. Key information the FNOL team are likely to need following an incident will include: **the third party's name, vehicle registration & phone number**. If our team are able to speak to the third party directly at the accident scene, that would be our preference.

If the third party is not comfortable with this, DCL bump cards are available [here](#) for all policyholder drivers to keep in their vehicles which assist with the exchange of information at the scene.

3

If drivers have been proactive at the scene and have taken plenty of photos, be sure to share these with our FNOL team. We can set up a dedicated, secure Dropbox for this purpose.

The Benefits of
Early Claims
Reporting

[READ MORE](#)

What happens next?

In the first 4-6 weeks of a claim, intense handling will begin as we arrange repairs, engineering as required, witness statements and liability investigations. You will be contacted as and when we require further information. In the meantime, you can track claims' progress on the portal.

Managing Existing Claims

Utilising the Broker Portal

Our Portal gives brokers quick access to client claims information. We would urge brokers to use this portal as your first port of call when it comes to obtaining an overview of claims information. To gain access to the broker portal, contact agency@directcommercial.co.uk

Should you require more detail on a policy's claims than what is provided on the portal, you can contact claimsreview@directcommercial.co.uk. This more detailed update can only be requested quarterly and will be provided for the policy within 10 working days of your request.

Quarterly Claims Review Meetings

We welcome communicative and transparent working relationships between brokers, policyholders and us as the insurer. We offer quarterly claims meetings which enable us to discuss all outstanding claims in detail and look at ways we can work together to improve incurred positions. These are available to book every three months and can be held in-person at our Chelmsford head office or online.

If a risk is placed via wholesale, we require representation from the wholesaler at every quarterly claims review meeting.

If you wish to arrange a Claims Review Meeting, email claimsreview@directcommercial.co.uk.

You will be contacted by our team within two working days proposing our available dates.

Staying in Touch

The above processes ensure we can provide the most streamlined and accurate claims service for our brokers and policyholders. While we don't offer adhoc updates by phone or email, our team will remain in contact with brokers and policyholders on individual cases, as necessary, when a case develops. There is no set formula for this as each case is different and will have its own individual requirements.

As a rule, we don't discuss individual payments or outstanding reserves over the phone due to GDPR controls and to protect our brokers and policyholders.

For any claims that are settled, you will receive an automatic update notice giving final settlement details.

Our Service

Here are just some of the ways we support our policyholders:



24/7 UK-based Claims Team
Access to a dedicated team of handlers who keep your case moving.



Dedicated Repair Network
We work hard to reduce the amount of time your vehicle is off the road.



Vehicle Recovery
We can offer a cheaper, police-approved vehicle recovery alternative.



Third Party Intervention
We contact the third party involved to ensure they're offered the best daily rates for a hire vehicle.



Quarterly Claims Meetings
An opportunity to discuss outstanding claims in detail & improve incurred positions.



Media Sharing Portal
Upload video evidence from an accident to our bespoke, secure portal.

“

We are a customer service team that specialises in handling claims.

CARL CRIPPS, CLAIMS DIRECTOR.

Our Trusted Suppliers

Vehicle Repairs

We work closely with a robust commercial and private repairer network. This is to ensure we can reduce the time that policyholders' vehicles are off the road, reducing costs and limiting the policyholder's inconvenience, where possible.

This service is also offered to third parties where our policyholder is at fault to reduce credit hire spend and help mitigate ongoing losses.

Key services include:

- Estimates provided within 2 working days for minor repairs.
- Fast tracked vehicle damage inspections.
- In-house engineers review each estimate taking into account damage vs. incident circumstances, parts used, labour time, repair method etc. and ensure manufacturer warranty is maintained.
- Online portal repair management tools available.

We appreciate that some policyholders may wish to use their own preferred, non-network repairer and, although we can work with the policyholder to support this choice, it should be noted that our stats show this can have detrimental effects on incurred positions and repair times. Often, non-network garages charge higher hourly rates and repair times are longer. Our ability to preside over these repairers is also limited and therefore can result in repair authorisation being delayed.

Specialist Vehicle Recovery

DCL work closely with Nationwide Vehicle Assistance (NWVA), one of the countries leading vehicle recovery specialist providing 24/7 assistance when roadside recovery is required.

NWVA can ensure that the cost of recovery is kept to a minimum, helping to avoid expensive police recovery costs and therefore protecting the policyholders incurred position.

Key services include:

- Chemical & flood assistance
- Motorbike, car, van & truck assistance
- Salvage solutions & Water Jetting Division.
- Emergency response to major traffic and chemical incidents
- Access to an in-house DGSA (Dangerous Goods Safety Advisor)

We work with some of the country's leading specialists to ensure an outstanding service for our policyholders:





To report a claim, call:

01245 678 345

Our phone line is available 24/7

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