



Introduction to the Claims Department – Processes and Procedures Guide

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Contact Details

Department	Name	Email
New Claims (24/7)	01245 678345 (Option 1)	newclaims@directcommercial.co.uk
Existing Claims (9 to 5)	01245 678345 (Option 2)	claimsadmin@directcommercial.co.uk
Specialist Vehicle Recovery (Nationwide Vehicle Assistance)	01621 734323 Quoting Policy Number and Vehicle Registration Number	enquiries@nwva.co.uk
Windscreen Replacement (National Windscreen)	0800 616 122 Quoting Account Number: BN6778	

Our Postal Address is:

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

Switchboard - Tel: 01245 459700
 Website - <https://directcommercial.co.uk/>

Notifying DCL of a New Claim

First Notification of Loss

New claims can be notified by telephone on 01245 678345 24 hours a day 7 days a week or via email: newclaims@directcommercial.co.uk

When reporting a claim over the telephone the first notification team will run through every question on the report form. As you will appreciate, it is extremely important that all questions are answered wherever possible as any missing information could result in the claim process being delayed. Alternatively, the fully completed Accident Report Form can be emailed to claimsadmin@directcommercial.co.uk along with any related correspondence.

Reporting at the Roadside directly to DCL

Our Preferred method of reporting is from the scene via our 24/7 reporting line where our in-house FNOL team are ready and waiting to take a report of the claim. Our in-house FNOL team work closely with our intervention team.

Protecting the Policyholders Incurred Position

Our statistics show that an immediate report of an incident gives us the best opportunity to intervene on any fault claim that is notified to us, controlling the cost of the same and helping to avoid expensive Credit Hire Claims, Exaggerated Immobile Property Claims and gives us the tools to fight Low Velocity Impact Claims and other types of fraud, therefore protecting the policyholders incurred position.

One thing that is acknowledged throughout the industry is that once a claim has moved away from an individual claimant and into the hands of a representative, costs often escalate and control is lost.

An early report can also avoid DCL looking to the policyholder for reimbursement of any financial prejudice which is occurred as a result of a late reported claim.

Accident Report Form and Bump Cards

As a claims team we prefer the use of the Direct Commercial Report Form which has been designed with efficiencies in mind and asks all the questions required to consider our indemnity position and therefore if completed fully, prevents the 'back and forth' emails asking for further / missing information which can cause delays in us dealing with the claim and could ultimately delay us authorising the policyholders repairs which we aim to avoid as we know that vehicle down times are extremely important. A copy of a bespoke Report Form is attached as part of this introduction pack.

In addition, our highly recommended Bump Cards are available for all policyholder drivers to keep in their vehicles to assist with exchange of details at the accident scene, please let us know if these are required. An electronic copy is attached as part of this pack.

Secure Video and Photo Sharing Portal

DCL are able to offer each of their policyholders a bespoke secure portal allowing easy sharing of large files such as photos, dash cam and video footage. This evidence is vital to assist us to achieve an early decision on liability, fight Low Velocity Impact and exaggerated vehicle damage claims and can be essential if we are faced with phantom passenger claims enabling us to show whether a passenger was present in the vehicle at the time of the accident.

We would encourage all policyholders to take photos of the areas of damage to both vehicles after an incident

Licence Details

The licence details of a driver are an important part of our indemnity checking process and to assist we have provided a link below to the DVLA site which allows you/the policyholder, with the permission of the driver to view or share driving licence information. You will need to following details to access the licence information:

- your driving licence number
- your **National Insurance number**
- the postcode on your driving licence

<https://www.gov.uk/view-driving-licence>

Our Claims Philosophy

We are fully committed to providing our clients and their representatives with a first class and proactive claims handling service throughout the life cycle of each and every claim. We can achieve this is by having a dedicated claims handling teams that have an extensive knowledge of dealing with all aspects of commercial motor claims assigned to each claim.

DCL will work closely with the client to get to know them and in doing so provide the best customer service possible by keeping the customer and brokers informed of any relevant changes regarding the claims' progress at all times. As each supporting broker and policyholder has different requirements, we try to tailor this to the individual's needs where we can accommodate.

Put simply we are a “customer service team that specialises in handling claims”

We very much look forward to working together to achieve the highest customer service level possible.

Specialist Vehicle Recovery

DCL work closely with Nationwide Vehicle Assistance who one of the countries leading vehicle recovery specialist proving 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.

Nationwide Assistance Group being widely recognised as one of the most professional and motivated companies in the vehicle recovery solution sector.

Nationwide Assistance Group is a responsive and flexible supplier to the industry providing a professional service which is carried out safely, quickly and effectively.

In addition to vehicle recovery Nationwide Vehicle Assistance also provide the following services

- Chemical Assistance
- Flood Assistance
- Motorbike, Car, Van & Truck Assistance
- Salvage solutions
- Emergency response to major traffic and chemical incidents
- DGSA - Dangerous Goods Safety Advisor (in house)
- Water Jetting Division

If you have a vehicle insured with us which requires urgent recovery due to an accident please contact: **01621 734323 Quoting the Policy number and Registration number**

Vehicle Repairs and Repair Network



Our Repair Network

DCL work closely with a robust commercial and private repairer network service to reduce time that the policyholder's vehicles are off the road, thus reducing costs and limiting the client's inconvenience wherever possible. The same service will be offered to third parties where our policyholder is at fault, to reduce credit hire spend and help mitigate ongoing losses.

Further to the above, our network of commercial and private engineering experts will oversee all aspects of vehicle damage, repairs/total loss both accidental and third party and use field engineers only when required to keep costs down on the incurred spend and try to avoid delays waiting for outside engineers to attend wherever possible.

Key Services

Our network was chosen due to expertise built on industry knowledge and experience, coupled with their extensive range of services, I have listed some of the key services and benefits below:

- Estimates provided within 2 working days for minor repairs
- Fast track vehicle damage inspections via the use of imaged desk top assessments.
- In house engineers review each estimate, taking into account damage versus incident circumstances, parts used, labour time, repair method, repair viability versus vehicle valuation and ensuring manufacturer warranty maintained.
- UK 24/7 base houses 80+ employees where all services are conducted
- 24/7 First Notification Of Loss, Vehicle Recovery solution, Third Party Intervention, Repair Deployment, Repair Management, Engineering Services
- On-line portal repair management tools
- Expertise in all aspects of commercial vehicle damage, ranging from customised vehicle modifications through to damaged trailers
- Capable of managing damage to private vehicles to ensure a smooth "intervention" process and minimal leakage.
- Tight SLAs to ensure customer service levels are optimised

In addition to the above the network monitors any issues with sourcing parts and if they find that a specific part is starting to become difficult to obtain and/or the order time for these parts is longer than expected, they stockpile these part to ensure that any delays can be kept to a minimum.

Non Network and Policyholders Preferred Repairers

We appreciate that some policyholder may wish to use the own preferred non-network repairer and although we can work with the policyholder to support this choice, our statistics show that this can create detrimental incurred positions as we find non network garages charge more in hourly rates and increased repair hours plus do not pass on parts and paint / materials discounts like the network do. In addition to the financial impact on the policyholders incurred position we do find that the use of non-network repairers can cause delays in the authorisation of repairs due to the lack of control we and our network managers have over these repairers, we will of course work with these repairers as best we can to ensure to process is as efficient as possible, however there may be times when delays are out of our control.

Claims Listings & Claims Updates



Claims Update Process

As a claims department our processes are to try and keep policyholder and supporting brokers up to date in a number of ways, our preferred process is via the quarterly claims listings, these listings are processed and controlled by our administration team managed by our Nicola Warman (listings@directcommercial.co.uk) for DCL and our Alex Wilcox (alex.wilcox@directcommercial.co.uk) for Camatics Ltd, who deals with these requests. If you require a claims listing please use the contact details above and if you require an update on the outstanding claims then copy steve.verney@directcommercial.co.uk and paul.bone@directcommercial.co.uk into any requests so that Nicola/Alex can make sure we get a copy of the listing when produced and we can then provide detailed updates for each outstanding claim. Please note that our Claims Listings are not automatically produced and will need to be requested by you as and when they are required.

Claims Review Meetings

If you would like a policyholder review meeting do let us know and we can arrange a suitable meeting date in Chelmsford, via Zoom or other conferencing facility if that is preferable. We are always more than happy to welcome the wholesale broker, Retail Broker and the customer into the office to discuss in detail all the outstanding claims and maybe ways we can work together to improve incurred positions. We are doing a lot of work with other brokers and customers from these meetings who are seeing benefits so please do consider it.

Outstanding Reserves

As a claims department, we do not like to discuss individual payments or outstanding reserves over the telephone for our Brokers and Policyholders protection and the obvious GDPR controls in place. We can provide a general overview breakdown, but we will not be going into any detailed breakdown as again we are wary of the general data protection regulations, and as a business are not comfortable in sharing too much personal information on claimants presented claims as we do not want to fall foul of rules on disclosure/sharing and from the legal advice, we have been given it is currently a grey area and we do not want to leave ourselves open to any challenges so intend to air on the side of caution.

General Updates

Over and above these quarterly updates (some prefer only twice a year) we remain in contact with brokers and policyholders on individual cases for items like acknowledgments from the new claims reporting stage to general contact when requiring comment as necessary when a case develops. There is no set formula for this as each case is different.

Monthly Updates

We do not process monthly updates on all outstanding claims for any broker as a matter of course as very little happens on a large number of the cases after the initial 4/6 week period at the start of a claim when we are sorting out repairs, engineers as required, witness statements and liability investigations and this is done via individual emails as each development update is required.

We also generally see during the initial 4/6 week period see intense handling of any third party claims if a fault matter from either intervention and/or as claims get presented into the MOJ portal or via credit hire organisations and third-party insurers.

Proactive Handling

We track and monitor the factor reserves to factual timelines as this is an important area of the claims department as we try to be as proactive as possible in getting the claims settled and that is borne out with our improved settlement rates since DCL brought the claims back in-house.

Settled Claims

On any cases that are settled, we send automatically a individual update notice to the brokers giving final settlement details so that they do not have to wait for an updated listing and can close their files as we do.

Our Suppliers





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