

Behind every policy...

There is one 24/7 emergency free phone line.

Personal Motor claims specialist. Experts trained casualty care and bodily injury. Proactive claims handling. A network of associate garage and suppliers covers all Cyprus. A team of investigators on call. And a commitment to continually improve what we do.

TO MAKE A CLAIM CALL 80051015 (24HOURS)

(Calls may be recorded and/or monitored)

I am a Gan Direct customer and have filed a claim with Gan Direct in writing.

What next?

The claims department will evaluate the claim form and check any possible liability on your behalf.

If you have liability we will advise an assessor to examine any damage that occurred to any third party. involved and we will negotiate a settlement with the other party. Should the other party agree to the settlement, your legal liability will be completed. If the other part does not agree to the settlement, we may choose to proceed to a court hearing. In this case, you will receive a court summons (This is a legal document where you are called to appear in court or appoint a lawyer to represent you). Should this happen you must present all documents to Gan Direct (your insurance company) immediately. We will appoint an attorney to represent you. Please note that we have the option to choose to represent you for criminal offences (e.g. if the police accuses you of reckless driving. However, you will still be responsible for the payment of fines to the authority).

If you are not at fault we shall help you claim from the other party's insurance (provided we have the information needed to do so) by notifying the other insurer involved in writing.

If you have comprehensive insurance, we will advise an assessor to examine the damages to your property and agree a settlement.

If you have comprehensive insurance, if you so require, we will advise an assessor to examine the damage to your property and agree a settlement so as to put you back on the road as soon as possible. At the same time we shall try and claim the cost from the other party's insurance. In this case you have to pay your excess amount which is recoverable at a later stage from the insurance at fault.

If you are partly at fault we shall help you claim your percentage from the other party's insurance (provided we have the information needed to do so) by notifying the other insurer involved in writing. We shall negotiate with the other insurance company to seek an amicable settlement, trying to protect your and our interest. In rare cases we may choose to go to court, in which case you may at some point receive a court summons (this is a legal document where you are called to appear in court or appoint a lawyer to represent you).

If this happens, you must present all documents to Gan Direct (your insurance company) immediately. We will appoint an attorney to represent you.

Once there is an agreement you will be informed to contact the other insurance company to collect your percentage as agreed.

Note: You are not bound to accept our agreement with the other insurance company. If you so wish, you may seek compensation against another insurance anyway you like. E.g. make a claim against them through an attorney. If you have comprehensive insurance, and it is required, we will advise an assessor to examine the damage to your property and agree a settlement so as to put you back on the road as soon as possible. At the same time we shall try and claim a percentage of the cost from the other party's insurance company.

In case you have only Third Party (TP) cover we can only help you claim from others (provided we have the information needed to do so) by notifying any other party involved by notifying any other party involved and by giving you some basic guidelines. We cannot represent you or pay anything on your behalf. TP covers your liability to other people only.

But K2K service is available to you through our approved garages scheme.

K2K service

With Gan Direct you are never left hanging!

In case of an accident, choose one of our Network Repairers for your car and enjoy our Key2Key service!

The Key2Key service provides you a vehicle for free, until your car is repaired. As soon as it is restored, we deliver it to your doorstep.

Who repairs my car?

You have the option either to go to the garage of your choice or to choose one of our Network Repairers.

If you choose to repair your vehicle in your preferred garage our Road Assistance Service will transfer your vehicle at the garage of your choice.

On the other hand if you choose to use our Repaired Network you will receive our concierge service that provides you the convenience of a Key2Key vehicle to drive back to your home safely.

Our Network Repairers are approved garages which have been appointed to provide the highest customer service and quality of repairs for our customers.

In most cases the Network Repairer has the authority to carry out the repairs to your car immediately. Each repair is carried out in accordance with recognized industry standards and all replaced parts are approved by the car manufacturer.

After your vehicle is repaired our associate will deliver your repaired vehicle to your doorstep. If you have a vehicle of the Key2Key network, you will return it to us as soon as you receive your repaired vehicle.

What happens if I want to use my own repairer?

You can use a repairer of your own choice but doing so means that we can't guarantee the work and you will need to obtain an estimate for us to approve before work can commence.

Thus, a surveyor sent by us to the garage of your choice will estimate the extent of the damage to your vehicle. After the agreement of the costs of your repairs your vehicle will be fixed and will be delivered or collected as you agree with your garage.

GAN DIRECT CONCIERGE SERVICES



Get a vehicle for free
while yours is being repaired!



800 510 15
www.GanDirect.com

Gan Direct
INSURANCE

More insurance. More privileges.

DECISIONS ON LIABILITY

The following is generally accepted in the European insurance industry as the best way to handle a liability claim:

Coverage. Immediately upon receipt of the claim, the adjuster should confirm the insurance carrier is correct, the policy number is correct, the occurrence happened within the policy period and the type of occurrence is covered by the policy.

Claimant Contact. Within 24 hours of receipt of the claim, the adjuster should contact the claimant(s) by phone (or in person on severe claims). If unable to make contact within 24 hours, a contact letter requesting immediate contact should be sent to the claimant.

Insured Contact. Within 24 hours of receipt of the claim, the adjuster should contact the insured by phone (or in person on severe claims). If unable to make contact within 24 hours, a contact letter should be sent to the insured requesting immediate contact.

Witness Contact. When there are independent witnesses to a liability claim, the witness(es) should be contacted within 24 hours to confirm the accident details and their knowledge of any injury.

On-Going Contact. Consistent and on-going contact with the claimant is key to getting the claim resolved quickly and fairly.

Liability. The basis for the acceptance or the denial of the liability is clearly stated by the adjuster and must be clearly communicated to any party

Action Plan. The claim file should contain an outline of the steps the adjuster will take to bring the file to a conclusion. The Action Plan should provide a date for each outstanding issue, problem or concern to be resolved.

Investigation. The adjuster should investigate all issues affecting coverage, liability, subrogation, and extent of injuries and extent of property damage, if any, within 14 days of receipt of claim. Any other outstanding issues also have been addressed.

Progress & Updating. We will keep you updated at each and every step of the process.

Reasons for delay. We will do our outmost to handle your claim immediately. Sometimes though the circumstances are beyond our control and this causes delays.

e.g

1. missing documentation
2. accident conditions clarification by witnesses or police.
3. negotiation with other insurance parties cannot begin unless the other driver has notified his/her their insurance company.
4. failure in negotiations with any other parties
5. unavailability of parts

UNINSURED DRIVERS

If you get involved in an accident with an uninsured driver, there is a way to get compensation.

Motor Insurers Fund (MIF) is an institution where all of us contribute (a percentage on our premium) to cover cases where there is no other insurance cover for one of the involved vehicles.

In this instance, the police must be called to the scene. If the other driver has left the scene, you must report the accident at the nearest police station.

You must fill in the relevant MIF claim form, which can be provided by the Gan Direct Claims Department or any of our branches across the island. The MIF will investigate the case and will either pay your damage or give you instructions accordingly.

In case you have comprehensive cover you can always claim from Gan Direct and we will proceed with the negotiations with the MIF on your behalf.

YOUR GUIDE TO MOTOR CLAIMS

Our Personal Motor products are only as good as our claims service. It's that simple.

We know that your car is a necessity and perhaps even your pride and joy. Should the unthinkable happen, we appreciate just how important it is that we get you back to normal as quickly as possible, with the minimum fuss. As you'll see from this guide, we go to great lengths to make sure we get it right, when things go wrong for you.

It's about people not processes

We recognize that behind every claim there is a person who needs our help as swiftly and seamlessly as possible.

That is why we make sure we get your claim moving straightaway and to resolve as much as possible during the first call. We have the capability to access our repairers' diaries and arrange an appointment that best suits your time schedule.

What's more, our motor claims experts – are all trained in trauma management – and they will make sure that we take as much care of your well being as the claim itself.

For example...

We would never leave you (our customer) in a vulnerable situation, such as being stranded on the side of the road after an accident. Instead, we will arrange for you (our policyholder) to be taken home, and for your vehicle to be towed and a courtesy car delivered to your place of residence.

ALL DURING ONE CALL. 80051015

Our experts always look to minimize inconvenience during what is usually a stressful time.

The sooner, the better

The sooner we know about an incident, the quicker we can get you back on the road and pursue the responsible party to recover costs.

In case you wish to activate your comprehensive coverage, and given that we won't have any liability and the other party or insurance company involved has accepted full liability for the accident, then Gan Direct, will not charge you extra fees upon renewal of your policy nor will you be responsible to pay the initial subtracted amount according to the terms and conditions of the contract.

Making a new claim

During the first phone call our personal motor claims expert will gather as much information as possible so that we can make accurate decisions around liability and get the claim moving straightaway. This could include total loss decisions or booking the vehicle into one of our network of approved repairers.

CHECKLIST – ESSENTIAL INFORMATION		
These are the essential details that we need to know on first notification of accident		
Driver details		
Name	Policy number	Contact telephone number
Incident details		
Date	Time	The location
How it occurred	Description of injured	Description of damages of vehicles
Insured vehicle details		
Make, model and registration number	Description of damage	Location of the vehicle (if it needs to be recovered)
Third-party details		
Name	Contact telephone number	Vehicle registration number
Insurer	Policy number	
Injuries		
Contact details of any injured parties	Details of injuries	
Witnesses		
Name(s)	Contact details, if known	
And police involvement?		
Name	Reference number	Police station

Did you know...?

You will have a 12 month guarantee for repairs undertaken through our authorized garages.

What happens next...

We appreciate that behind every claim there's an individual. That's why we have a Personal Motor Centre of Excellence filled with experts to help you. Our claims department has specialists who will be able to speed matters along, discuss next steps and provide all the contact details you will need. From the first notification of loss to third party care, total loss and own damage claims.

Total Loss Cases

Our own team of engineers will inspect vehicle damage and make speedy decisions. They will either confirm the total loss or authorize repairs. We also have the tools at hand to make accurate evaluations and will promptly agree settlement with you for vehicles confirmed as a total loss.

Doing more

If you have suffered a total loss of your vehicle, and it is less than 12 months old, and you are a eurocomp policy holder, we can help you acquire a new vehicle. If your vehicle is over 12 months old we can source an approved used vehicle for you.

Spare parts not available in Cyprus

The company will not be held liable, in case spare parts are unavailable and in case these parts need to be delivered from abroad. The cost of the delivery will not be the responsibility of the company. The company will only pay the value of the spare parts based on the invoice, or if more expensive payment will be made, based on the latest catalogue of the official retailer or spare parts reseller.

Keeping you updated

We know that few things are more frustrating than waiting for news. So at Gan Direct, we keep you informed on the development of your claim (every step of the way), using your preferred method of contact. This ensures that you are always aware of what is going to happen and by when, and you'll always know what to expect.

Guarding against fraud

We work hard to settle genuine claims effectively and identify fraudulent ones – protecting the best interests of our customers. If you suspect fraud please make us aware when you register the claim.

Our claims department by your side to assist you in the best possible way. Our immediate notification is necessary for your best service.

Getting life back to normal

We have a dedicated network of associate garages and suppliers across the island.

Here are just some of the benefits of our repairer network:

- each repairer's performance is closely managed by **GAN DIRECT**, ensuring good quality
- vehicle can be booked into the garage during the first phone call
- all repairs undertaken by our network are guaranteed for 12 months
- you can enjoy the use of a courtesy vehicle from our approved repairer

Specialists on hand

We've also got our own engineers and claims inspectors.

With our set up, our customers can be confident that they are in safe hands and will be kept fully updated.

We will let you know by phone or text message when your vehicle will be repaired at one of our network of associate repairers.

Did you know...?

We can offer you (our customer) a new vehicle if your insured vehicle is less than 12 months old and you are a eurocomp policy holder. For vehicles older than 12 months we may offer you a choice of cash or an approved used vehicle can be sourced for you. Either way, we'll get you back on the road fast.

Doing more

Our expert recoveries team makes sure that your (our customer's) bank balance doesn't take a hit when someone bumps your car. And we're getting better each year at winning (i.e. recovering our customer's excess) so the No Claims Discount is not affected.

This also assists in keeping premiums down.

Improving all the time

We are committed to enhancing our claims service. We appreciate that life is far from perfect and that cases can sometimes can go wrong, hence we are always open to suggestions and welcome your thoughts to shape what we do.

Working for you

We have set up our Personal Motor claims service to deliver the best service to you and with our many experts in our claims department we are ready to help you. Please call us about all new claims immediately.

What happens during the first call?

- We will gather as much information as possible to get the claim moving
- We will ensure that we don't leave you in a vulnerable position
- We can book the vehicle into one of our network of associate repairers
- We can schedule the inspection visit from our own engineer if you have selected to use your own garage
- We will pass on information to our specialist support teams and if needed, expert bodily injury team
- You will be given all the claims contacts needed.

Our network of associate repairers and suppliers covers all of Cyprus and are ready to get you back to normal. Our specialist support teams are here to help with:

- Third party care
- Total loss cases
- Own damage cases
- Bodily injury
- Technical claims

At your fingertips Personal Motor Claims

You are most welcome to come and see us at our Claims Centre.

Behind every policy...

There is a 24/7 emergency free phone line, which sets the wheel in motion for your claims handling. Offering you specialists in Personal Motor claims, experts trained in casualty care and bodily injury, proactive claims handling, a network of associated garages and suppliers covering the island of Cyprus, a team of investigators on call, and a commitment to continually improve what we do.

To make a claim call 80051015 any time.

Calls may be recorded and/or monitored.

MOTOR CLAIM NOTIFICATION FORM

For official use only				
Accident type	Liability	Assessor		Signature
		Ins.	T.P.	

1	Date of accident	Time	Place of accident	Weather & road conditions
2	Address: _____			
3				
4	Did you or anybody else get injured? yes <input type="checkbox"/> no <input type="checkbox"/>			If yes see "IN CASE OF INJURY"
5	Police man: _____		No: _____	
	Police station: _____		Tel.: _____	
6	Independent witnesses: Name: _____ No: _____			
	Tel.: _____ Age: _____ Address: _____			
7	Damages to any other properties: yes <input type="checkbox"/> no <input type="checkbox"/>		Owner name: _____	
	Tel.: _____			

GAN DIRECT VEHICLE A		CONDITIONS OF ACCIDENT		OTHER VEHICLE B	
8	The insured person (as per insurance slip)	Please mark with an 'x' in the appropriate box		8	The insured person (as per insurance slip)
	Reg. no.: _____	<input type="checkbox"/> 1	Parked / stopped vehicle	1	Reg. no.: _____
	Make & Model: _____	<input type="checkbox"/> 2	Start moving forward from stop / opening door	2	Make & Model: _____
	Type of use: _____	<input type="checkbox"/> 3	Moving in a parking area	3	Type of use: _____
	Pol. no.: _____	<input type="checkbox"/> 4	Abandoning a parking area or private space	4	Insur. Company: _____
	Period of nsurance: _____	<input type="checkbox"/> 5	Entering a parking area or private space	5	Pol. no.: _____
	Type of cover: _____	<input type="checkbox"/> 6	Entering a round about	6	Period of nsurance: _____
9	Owner	<input type="checkbox"/> 7	Round about collision	7	Type of cover: _____
	Name: _____	<input type="checkbox"/> 8	Bump in the back of another vehicle proceeding in the same lane	8	9 Owner
	Surname: _____	<input type="checkbox"/> 9	Moving in the same direction but different lane	9	Name: _____
	I.D no.: _____	<input type="checkbox"/> 10	Changing lanes	10	Surname: _____
	Address: _____	<input type="checkbox"/> 11	Overtake	11	I.D no.: _____
	Tel.: _____	<input type="checkbox"/> 12	Right turn	12	Address: _____
	Occupation: _____	<input type="checkbox"/> 13	Left turn	13	Tel.: _____
10	Driver	<input type="checkbox"/> 14	Reversing	14	10 Driver
	Name: _____	<input type="checkbox"/> 15	Moving in opposite direction	15	Name: _____
	Surname: _____	<input type="checkbox"/> 16	Moving from right at road junctions	16	Surname: _____
	I.D no.: _____	<input type="checkbox"/> 17	Violating of priority signal or red light	17	I.D no.: _____
	Address: _____				Address: _____
	Tel.: _____				Tel.: _____
	Occupation: _____				
	Penalty Points: _____				
	Type of driving licence: _____				
Driver's Signature A		<input type="checkbox"/> Please specify number of boxes marked with an 'x' → <input type="checkbox"/>		Driver's Signature B	
Date: _____		Signatures from both drivers are required. <i>The above information is not considered as a liability acceptance, but rather a data recording of the involved parties for a faster settlement.</i>		Date: _____	

DAMAGED AREAS OF VEHICLE INSURED WITH GAN DIRECT MARK ACCORDINGLY (A/B/C/D)	DAMAGED AREAS	DAMAGED AREAS OF INSURED VEHICLE MARK ACCORDINGLY (A/B/C/D)
	A Scratched	A
	B Dented	B
	C Displaced	C
	D Loose	D
	E Broken	E
	F Scraped	F
	G Wrinkled	G
	H Battered	H
	I Severe Damage	I

km: _____	Garage: _____	km: _____	Garage: _____
Damage:		Damage:	
Mechanical <input type="checkbox"/> Windshield or window <input type="checkbox"/> Interior <input type="checkbox"/> Under body <input type="checkbox"/>		Mechanical <input type="checkbox"/> Windshield or window <input type="checkbox"/> Interior <input type="checkbox"/> Under body <input type="checkbox"/>	
Tyres condition:		Tyres condition:	
As new <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>		As new <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>	
Pre accident condition:		Pre accident condition:	
As new <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>		As new <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>	
Only for comprehensive coverage: Will you make a damage claim for your vehicle? <input type="checkbox"/> yes <input type="checkbox"/> no		Only for comprehensive coverage: Will you make a damage claim for your vehicle? <input type="checkbox"/> yes <input type="checkbox"/> no	

Accident sketch	Basic Diagrams

A= Insured vehicle / B,C,D= Other vehicle

CUSTOMER'S FULL DESCRIPTION OF ACCIDENT	

ON YOUR OPINION WHO IS RESPONSIBLE FOR THE ACCIDENT, AND WHY?	24HRS CLAIM ASSISTANCE AT THE SCENE
	yes <input type="checkbox"/> no <input type="checkbox"/> If no why? _____

IN CASE OF INJURY 1/2/3 CALL IMMEDIATELY "CASUALTY CARE" SERVICE (97 77 97 75)

INJURED PARTY			
Name: _____	Surname: _____	Severe injury with no other information	1
Age: _____	Occupation: _____	Fracture	2
Address: _____		Head injury	3
Tel.: _____	Marital Status: _____	Bruises - Skratches	4
Type of injury: _____	Hospital where he/she was taken: _____	Stain - Fracture	5
Personal belongings: _____	Position of injured person: _____	Nape/Back injury	6

INJURED PARTY			
Name: _____	Surname: _____	Severe injury with no other information	1
Age: _____	Occupation: _____	Fracture	2
Address: _____		Head injury	3
Tel.: _____	Marital Status: _____	Bruises - Skratches	4
Type of injury: _____	Hospital where he/she was taken: _____	Stain - Fracture	5
Personal belongings: _____	Position of injured person: _____	Nape/Back injury	6

STATEMENT	
I hereby declare that all above are true and I assign to the company, according to the terms and conditions of the contract, to handle all claims defense or prosecution on my behalf in the court of law, concerning the accident. Furthermore, I will provide any information and help requested by the insurance company.	
Driver's Signature _____	Officer's signature _____
Date _____	Officer's comments _____
Name of Road Assistance Officer _____	Officer's signature _____
Date _____	Officer's comments _____
Telephone No. _____	_____

TYPE OF ACCIDENT		LIABILITY %
ADO	Insured vehicle has an accident where another vehicle or property is involved	100%
ANI	Collision of the insured vehicle with an animal	100%
CHA	Both insured vehicle and other vehicle were changing lane at the same time	50 - 50%
ICHA	Insured vehicle was changing lane	100%
TCHA	Other vehicle was changing lane	0%
CYC	Accident with a cyclist	100%
FIR	Fire in insured vehicle	100%
HIR	Insured vehicle is hit from behind	0%
HOC	Two vehicles hitting each other coming from opposite directions	50 -50%
IMP	Insured vehicle collides with immovable property	100%
IOD	Driver or passenger in insured vehicle opens the door hitting a vehicle passing by	100%
IOS	Insured vehicle entering a main road from a side road	100%
IRG	Insured vehicle reversing into another vehicle	100%
IRT	Insured vehicle hits another vehicle right in front of it	100%
ITA	Insured vehicle making a right turn into the path of an oncoming vehicle	100%
ITL	Insured vehicle violates the red sign and goes through	100%
ITO	Insured vehicle is turning either right or left and vehicle coming from behind tries to overtake	30&
MIS	Accident which does not fall in any of the explanations	0 - 100%
MVA	Accident with more than four vehicles	0 - 100%
MWY	Accident which occurred in a motorway - highway and usually at high speed	0 - 100%
NRC	Where two vehicles have not enough room and touch each other on the side	50 - 50%
OTS	Collision of vehicles in a closed area usually a parking space	100%
OHW	Insured vehicle is overtaking another vehicle when the accident happens	50 - 50%
PAS	A passenger in the insured vehicle is injured	100%
PDN	Insured vehicle hits a pedestrian	100%
PIV	Insured vehicle is found damaged whilst it was parked	0% if party responsible is found 100% if party responsible is not found
PTP	Insured vehicle hits another parked vehicle	100%
RJU	Junction other than crossroads where there is a collision. Unclear priority	50 - 50%
ROU	Collision between insured vehicle and other vehicle while taking a roundabout junction	50 - 50%
THE	Theft from insured vehicle	100%
TOD	Driver or passenger opens the door of their car hitting insured vehicle	0%
TPR	Other vehicle reverses onto insured vehicle	0%
TPS	Other vehicle enters the main road and into the path of insured vehicle	0%
TTA	Other vehicle makes a right turn into the path of insured vehicle	0%
TTL	Other vehicle violates the red sign and goes through	0%
TTO	Other vehicle is turning either right or left and insured vehicle coming from behind tries to overtake	70%
VAN	Malicious damage to insured vehicle	0% if party responsible is found 100% if party responsible is not found
WW	Damage to the windshield or windows of the car (claim is loaded and customer pays the excess amount)	100%
WWC	Damage to the windshield or windows of the car. No excess or loading due to additional benefit	100%
XRD	Collision of vehicles on a crossroads junction	50 - 50%

Important notice:
The above liability percentages are given for indication purposes only. They do not bind Gan Direct or any of their representatives. Each accident is judged on its own facts. The liability as described above relates only to the facts of the accident. Any questions about the cover offered by GAN DIRECT will be answered when one of our claim handlers contacts you.

CODES	
01	Under the influence of drink
02	Under the influence of drug
03	Under the influence of prescribed medicines
04	Sudden illness
05	Losing consciousness
06	Fatigued or asleep
07	Physically defective
08	Inexperienced driver
09	Speeding
10	Failing to keep to the near side
11	Failing to keep the proper traffic lane
12	Changing from one traffic lane to another without due care
13	Overtaking improperly on offside
14	Overtaking improperly on nearside
15	Cutting in
16	Failing to stop & afford free passage at pedestrian crossing
17	Failing to give way to a vehicle having priority
18	Turning left without due care
19	Turning right without due care
20	“U” turning
21	Reversing without due care
22	Failing to comply with traffic sign
23	Failing to comply with traffic lights
24	Failing to comply with a Police Officer’s signal
25	Crossing without care at non controlled road junction
26	Failing to signal or giving indistinct or incorrect signal
27	Pulling out from nearside without due care
28	Pulling out from offside without due care
29	Inattentive or attention diverted
30	Following too closely behind another vehicle
31	Stopping suddenly
32	Losing Control
33	Dazzled by lights of another vehicle
34	Driver negligently opening side door of vehicle
35	Other apparent error on behalf of the driver
36	Passenger, animal or load interfering with the driver
37	Passenger negligently opening door
38	Passenger negligently alighting from a motor bus
39	Other apparent error on behalf of passenger
40	Pedestrian negligently crossing the road
41	Pedestrian negligently crossing at a pedestrian crossing
42	Other apparent error on behalf of a pedestrian
43	Mechanical defect of failure - steering
44	No front lights
45	No rear lights
46	Other defective lights
47	Mechanical defect or failure steering
48	Mechanical defect or failure - tyres or wheels
49	Mechanical defect of failure - towing mechanism
50	Carrying a projecting load
51	Vehicle overloaded
52	Any other feature of vehicle or equipment
53	Making of traffic lanes insufficient/ defective
54	Traffic signs insufficient/ defective
55	Traffic lights insufficient/ defective
56	Foreign objects/ rubbish on carriageway
57	Defective road surface
58	Slippery road surface
59	Embankment defective/ abnormal
60	Shiny road surface (as constructed)
61	View obstructed/ limited
62	Slippery road surface (weather or other conditions)
63	Strong wind
64	Vision reduced by sunlight
65	Animal
66	Other environmental cause

24 HOURS SERVICE-CHECK LIST							
Time of call		Time of arrival at the scene		Claim Form		Was the vehicle immobilized?	
Injured details		If there were serious injuries was the casualty care service informed? (TIME OF CALL)		Driving License		MOT	
LOG BOOK		Associated Garage name		Client has signed the agreement to get a courtesy car until his/ her own vehicle is repaired		Contact details of the claimant with reference number (insured's registration number - if no reg number then policy number)	
Precise seating position of each passenger on all the vehicles involved in the scene		Witnesses		Type of insurance cover		Photos of the scene: panoramic and close up photos of the exact point of impact and damages	
Photos close-up for damage, odometer		Opinion on liability (based on codes)		Checked for personal belongings in the vehicle and notified the police for their safe keeping		Informed associated garage	
Informed garage		Assessor appointed		Vehicle from our Network Repairers to the owner: A) B) C)			

24 HOURS SERVICE DUTIES IN CASE OF INJURY	
1. Full details of owner and driver	
a) Name and surname	b) I.D. Number
c) Address	
d) Telephone number	
e) Seating position of passengers in vehicle A: i.	Seating position of passengers in vehicle B: i.
	ii.
f) If an ambulance comes to the scene of the accident, we take the details of the injured from his closest relative, so we can keep communicating with them.	

2. In case of injury, the claims department immediately gets informed through our 24 hours service website.

3. The 24 hours service has to gather and secure all the personal items of the client and injured, such as:

- a) Ownership certificate
- b) We take the car keys and put them in a secure place.
- c) Move the vehicle of the insured or the injured to a secure place.
- d) We do not remove anything from the car, unless the police says so.
- e) The 24 hours service will inform the injured that a specific educated person of our company will supervise the case of his injury. According to the severity of the problem, the right treatment will be given.