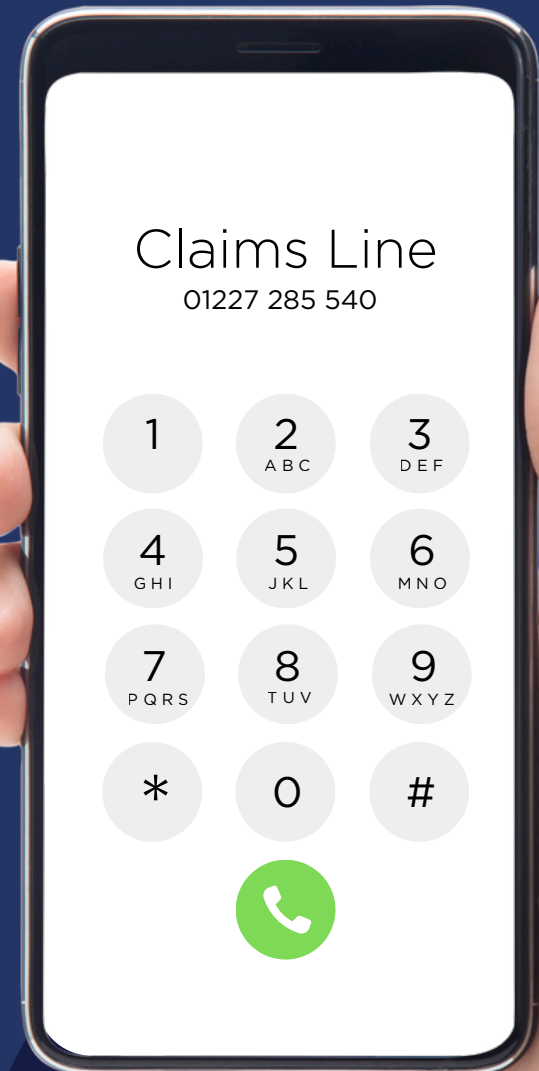


Claims toolkit

Act fast:  
why speed  
matters in  
motor claims



**QMT**COMMERCIAL  
INSURANCE BROKERS



If the third party reports the incident first, your insurer may be less able to act quickly and control their costs



Delays can lead  
to higher claim costs,  
which may impact your  
renewal premium



Delays can also cause key evidence like CCTV or dashcam footage to be lost or important details forgotten

# When an incident occurs...

- ✓ Do not accept liability or enter into detailed discussions with the third party
- ✓ Notify the police of any injuries, criminal allegations or if you can't swap details
- ✓ Swap details with the third party and obtain as many witnesses as possible
- ✓ Draw diagrams and take photos if it is safe to do so
- ✓ Note the date, time and location of the incident
- ✓ Notify your insurer or broker's claims team



# Reporting the incident

Our third party motor claims line is open 24 hours a day, 7 days a week.

They'll take the details of the incident and will pass an initial notification to your insurer's claims team.

01227 285 540

OPTION 2

Find more tips and resources:  
[www.qmtcommercial.co.uk/hub](http://www.qmtcommercial.co.uk/hub)

