



## Breakdown Plus Insurance

### How do I make a claim?

1. Following the incident of damage or breakdown, please contact Engineering Claims from Aviva

You can do this by

phone	0161 931 8406
Fax:	0161 931 8024
email	<a href="mailto:engineering.claims@aviva.co.uk">engineering.claims@aviva.co.uk</a>

Please ensure this is done as soon as possible after the incident occurs. Do not wait until any repairs are completed. It is a Policy Condition that you tell us within 30 days and any claims submitted after this time may not be considered.

2. To enable your claim to be dealt with quickly and efficiently, please provide:

- Your agreement number
- Machine type
- Machine serial number
- Date of the incident
- A description of what has happened
- Estimated cost of repairs if known

These details will be entered onto our claims system and a claims form will be issued to you by post, fax or email.

3. Once the repairs have been completed and you have

- a) an engineer's report detailing the reason for the damage or breakdown
- b) repair invoices

the completed claim form together with the engineers report and repair invoices should be returned to us at the address below. Please see note 4 if a loss adjustor has been appointed.

Engineering Claims  
Aviva Insurance,  
2-10 Albert Square,  
Manchester  
M60 8AD

4. Aviva may wish to appoint a loss adjuster. You should retain all the damaged parts in case the loss adjuster wishes to examine them. If Aviva has appointed a loss adjuster you should ensure that the engineers report and repair invoices are sent to the Loss Adjustor instead of Aviva.

5. You should pay the Engineer straight away and wait to be reimbursed by Aviva

6. If all the paperwork is in order and the claim valid, Aviva will issue a settlement cheque direct to you. The cheque will be net of VAT and the policy excess. In the event of a total loss the settlement cheque will be issued to the Bank to settle any outstanding finance and premium instalments and the Bank will then reimburse the balance to You.

### Please note

- Any claim will be subject to the excess shown on your policy schedule and any relevant exclusions contained in the policy
- The cost of replacing worn out parts is not covered by the policy although this exclusion does not apply to any other resultant damage to the insured machinery
- Please refer to your policy document for full details of your cover and any exclusions or conditions that are applicable. Should you require a copy of your policy wording, this is available on request from Asset & Lease Insurance Solutions, Bluefin Ltd, Applicon House, Exchange Street, Stockport, SK3 0EY. Tel 0161 4299032.

## Complaints Handling

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

### What will happen if you complain?

- We will acknowledge your complaint within 2 working days of receipt
- We aim to resolve complaints within 5 working days
- Once an assessment and full investigation of your concern has been made, we will respond with a decision

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response. This will not be beyond 20 working days from when you first made your complaint

If you remain unhappy with the decision you receive from the local branch you may write to the Chief Executive. If you are dissatisfied with our final decision, you may be able to refer the matter to the Financial Ombudsman Service (FOS)

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million. Please follow the steps below. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action

### What should I do?

The steps you should take if dissatisfied

#### **Step 1 Seek resolution by your insurance adviser or usual Aviva point of contact.**

If you are disappointed with any aspect of the handling of your insurance we would encourage you, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits you, and ask your contact to review the problem

#### **Step 2 Refer your complaint to our Chief Executive**

If you remain unhappy with the decision you receive, please write with full details including Policy number and/or claim number, to:

The Chief Executive UK Insurance  
Aviva  
8 Surrey Street  
Norwich  
NR1 3NS

A review of the matter will then be carried out at a senior level and a final decision given.

#### **Step 3 Refer your complaint to the Financial Ombudsman Service**

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the FOS at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
(Telephone: 08450 801800)

Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it

## FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation from this scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS at:

Financial Services Compensation Scheme  
7th floor Lloyds Chambers  
Portsofen Street  
London E1 8BN