

Transcript: Commercial motor collision - Business owner

If one of your drivers is involved in a motor incident, it's important to tell us about it straight away.

Here's why.

Let's say one of your drivers has a small road traffic collision.

The damage appears minimal, so your driver doesn't report the incident promptly.

However, the other driver reports the incident the same day, and is quickly represented by a credit hire organisation.

Aviva aren't notified for a couple of weeks, which means the opportunity to get in touch and help has been lost.

For example, by offering repairs or a courtesy vehicle to the other driver.

This may lead to additional costs, such as repairs, recovery and storage, and a hire vehicle until the other driver's vehicle is fixed - which could impact your business's motor insurance and operating costs in the future.

If your fleet had multiple collisions, what would the impact and costs be for your business?

Let's say the same incident happens but Aviva is contacted straight away.

This gives us a better chance to offer support, contact the other driver and mitigate the cost of the claim.

Plus, you can obtain crucial evidence from CCTV or in-vehicle cameras, reducing the opportunity for fraud.

There are several ways that motor incidents can be reported, but Aviva speaking to your driver directly makes it easier to determine liability and arrange any assistance they or the other driver may need.

So, if one of your team is involved in a motor incident, tell Aviva about it straight away, providing the other driver's full name, telephone number, vehicle registration and a summary of what happened.

Further details and evidence should be collated at the scene and reported as soon as possible.

This will give us the best chance of helping your driver and anyone else involved.

The sooner the incident is reported, the sooner we can help.

****End of video****