

Transcript: Commercial motor collision - Driver

If you're involved in a motor incident, it's important to tell us, and your manager, about it straight away.

Here's why.

Let's say you bump into someone else's vehicle.

You check the other driver and your vehicle are okay and then get on with your day.

You think that's the end of the matter, but the other driver reports the incident the same day.

As the other driver's not at fault, they're put in contact with a credit hire organisation and Aviva has lost the opportunity to get in touch and help.

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

This makes it harder for us to control the cost of the claim.

And crucial evidence such as CCTV or in-vehicle camera footage, which can help us build up a picture of what's happened, may be lost.

The additional cost of the incident, such as repairs, recovery, storage and a hire vehicle could affect your employer's motor insurance and impact their operating costs in the future.

Let's say the same incident happens, but Aviva and your manager are contacted straight away.

You call from a safe place, reporting the other driver's full name, telephone number, vehicle registration and a summary of what happened.

Further details and evidence are also collated at the scene and reported as soon as possible.

This gives us the best chance of helping you and anyone else involved – keeping costs to a minimum, reducing the opportunity for fraud, and getting you back on the move.

So, if you're involved in a motor incident, tell us about it straight away, whether it was your fault or not, and even if the damage appears minimal.

And let us know the other drivers contact details and any other key information.

The sooner you report it, the sooner we can help.

** End of video **