

Tradewise Insurance Company Limited

MOTOR CLAIMS FACT SHEET – Spanish Policy

HOW TO MAKE A CLAIM – Complete and return the Claim Form. You can also request this online at www.tradewise.gi and we ask you to return it in a timely fashion so the claim can be validated for payment. *Please refer to Claims Condition (Applicable to all Sections), Claims Procedure, Page 9 of your Policy Booklet (version TWAG September 2014).*

If you are limited to third party cover Tradewise will not be financially interested in repairs to your vehicle and will not be concerned in assessing any damage you may have. However, if you believe that someone else caused, or partially caused the accident you may be able to recover your costs from them or their insurance company. We recommend you check with your Broker if you paid for additional 'Legal Expense Insurance' as they may be able to assist you in pursuing your claim against the other driver involved, or we advise you to seek independent legal advice.

If you have vehicle damage that you want to claim for under the terms and conditions of your policy, please refer to the following steps. We generally do not need to wait for the claim form in order to arrange the inspection: -

1. **Call the Tradewise Claims Department in Gibraltar on 00350 200 60068, or contact us locally on (0034) 951 25 57 71 for guidance. If you are calling from the UK you can also contact us on (0044) 0208 166 1311.**
2. **Arrange to book your car into a garage for estimate purposes only.**
(We will require the name, address, telephone number and booking in date so we can arrange for the engineer to attend your garage on the same day to discuss the damage – our engineer will need at least 48 hours notice so please call and make arrangements).
3. **Return the Claim Form, signed declaration (part G), copy of the European Accident Statement and photographic identification for you and your driver.**
 - **The Tradewise Claims Department will check the information provided against that on your policy record.**
 - **We may also have additional questions to ask so please respond promptly to ensure the efficient handling of your claim. This will ensure there is no delay in the authorisation of your repair damage, or total loss offer being issued.**

If you fail to return the claim form or comply with the timescales offered under the terms and conditions of the policy we reserve the right to decline the claim in its entirety and ask you to reimburse all claim costs. Any legal action following a road traffic accident normally has to be pursued in the country where the incident occurred. If the third party involved provides clear evidence that your vehicle was responsible we will proceed to settle the third party claim on the best possible terms therefore communication with us is paramount.

APPROVED REPAIRER IN ESTEPONA - We have selected this garage based on their high standards, equipment, skill level, quality and attitude. They will keep you advised on the progress until the repair has been completed. The benefits in using the Approved Repairer can be used as a menu driven option in order to create a bespoke service that matches your exact needs and claim requirements.

The repair process starts with you contacting the Approved Repairer: - **Premier Body Repairs S.L. trading as Premier Bodyshops**
Calle Juan de Herrera No 23 Poligono Industrial Estepona 29680 Malaga Espana
Tele +34 951 90 11 55 - Fax +34 952 80 53 13 Email: info@premierbodyshops.es

When you use our Approved Repairer you will need to sign the 'Authority to Conduct Work Form' this authorises the Garage to start work on your vehicle (estimate / dismantling / repairs). An engineer employed by Tradewise will agree a method and cost with the garage and remains available for consultation should something change during the course of the process. Once the repair is complete the garage will then contact you to discuss collection of, or delivery of your vehicle.

TOTAL LOSS OF VEHICLE – We will write to you if our engineer deems the vehicle uneconomical to repair. Under the contract of insurance we have no interest in the salvage of the vehicle, which will remain your property. All salvage has a monetary value attached to it and the engineer will recommend a salvage value which will be deducted from any offer made for the total loss of the vehicle, subject to the terms and conditions of the policy being met. *Please refer to Section 2 – Loss or Damage, Page 3 of your policy booklet (version TW042 09/07) to clarify the terms and conditions of your contract.*

DO I HAVE TO PAY THE POLICY EXCESS? - The excess is the amount you have to pay in the event of a claim for your own vehicle damage. This is part of the risk that you accepted when you purchased the policy and represents the contribution you pay towards the vehicle damage, regardless of fault.

RECOVERY OF EXCESS - If the damage falls below the excess, or you decide not to claim through the comprehensive policy the 'accidental damage' aspect of the claim will be closed down and no further action will be taken unless a third party claim is pending.

If the car has been repaired or written off through your comprehensive policy and we are seeking recovery from a third party insurer we have agreed with your Broker that we will also ask the third party to reimburse your excess. However, please note that we cannot agree any timescale for the recovery of this loss and legally it is not the responsibility of Tradewise to recover this loss for you. Recovery of losses in Spain can become a very long drawn out experience and although we have a very high recovery rate the average timescale can take anywhere up to one year and sometimes more depending on the case. If you are not happy with this arrangement we recommend you check with your Broker to see if you have Legal Expense Insurance who may be able to assist you, or you can employ your own Lawyer (at your own cost) to recover the excess. Whatever you decide please notify us of your intentions as it would be inappropriate for two different Companies to pursue the same loss.

If the third party refuses to reimburse the excess for whatever reason, we would not be able to recover this for you in Court as it is your loss, not ours. You would have to employ your own Lawyer or utilise your own Legal Expense Insurance to pursue this.

CONCLUSION - You can count on us to get your claim moving straight away and we believe that we have covered most of the essential points on this Motor Claims Fact Sheet. However, should you need further clarification on any of them, please feel free to contact us in Gibraltar (00350) 200 60068 or Spain (0034) 951 25 57 71 or UK (0044) 0208 166 1311. Lines open: 9am-5.30pm Monday to Friday. For more information you can also visit our website at www.tradewise.gi

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