



# What to do in an event of an accident or a breakdown

## Motor Insurance Claims Procedure

Please ensure you carry with you a paper copy of the [motor insurance and breakdown assistance information](#).

### What to do if you have an accident

- Call ERS as soon as possible using the helpline numbers provided.
- Provide any third party with details of your insurance with ERS (policy holder's name and policy number). Details of the policy can be found on the [motor insurance and breakdown assistance information](#). Please ensure you carry a paper copy of this when using the vehicles.
- Take photographs of any damage to the vehicles involved.
- Make a note of the number of occupants in any third party vehicle(s).
- Inform a member of staff at Sport Central Reception 0191 227 4700.

### Motor Insurance Claim Helpline

**Claims helpline – 0345 609 1235 (24 hour)**

Call this number if you need to report an accident, fire or theft claim. ERS operate an approved repairer scheme so they can allocate/instruct a repairer on your behalf. If you wish to utilise your own repairer, ERS will request an estimate and images of the vehicle/damage. Their Internal Engineers will look to agree and authorise repair.

You can also notify claims by e-mail to [AGRICULTUREFNOL@ERS.COM](mailto:AGRICULTUREFNOL@ERS.COM)

Please do not use [claims@ers.com](mailto:claims@ers.com) for new claims.

**Windscreen helpline – 0345 602 3378 (24 hour)**

Call this number if you want to report a windscreen claim.

### Other insurance Claim Contacts

#### Claims Correspondence

If you wish to discuss an ongoing claim you can contact the claims department in the following ways:



**E-mail – [claims@ers.com](mailto:claims@ers.com) (please ensure the subject line of the e-mail contains only the claims reference number and no other text)**

Telephone – 0330 123 5991

### **Claims Personnel**

**You can also contact the following Team Leaders or the Manager at ERS**

Dai Llewellyn

E-mail – [Dai.llewellyn@ers.com](mailto:Dai.llewellyn@ers.com) Telephone – 01792 761636

Rebecca Dole

E-mail – [Rebecca.dole@ers.com](mailto:Rebecca.dole@ers.com) Telephone – 01792 762822

Mark Thompson

E-mail – [mark.thompson@ers.com](mailto:mark.thompson@ers.com) Telephone – 01792 761982

Eira Spufford

E-mail – [Eira.spufford@ers.com](mailto:Eira.spufford@ers.com) Telephone – 01792 761942

### **Operational Delivery Manager**

Rhian Gait-Parker

E-mail – [Rhian.Gait-parker@ers.com](mailto:Rhian.Gait-parker@ers.com) Telephone – 03445 611589

### **Motorpoint Breakdown Procedure**

Breakdown cover is provided by ETA, in the event of a breakdown please call ETA on 0333 000 1234 and provide our policy number 10191584 and the vehicle registration. The average response time for a vehicle breakdown is 39 minutes.

### **Guidance on Staying Safe in a Breakdown**

#### **Prevention is better than cure**

Carry out a check of the vehicle before setting off and make sure you have sufficient fuel for your journey.

#### **Don't ignore warning lights**

Keep an eye on the dashboard, if a warning light appears, stop in a safe place and consult the vehicle handbook.



## **Use your senses**

Listen for unusual noises or feel for strange vibrations. If you think there may be something wrong, stop at a safe place and seek advice.

## **If you have to stop**

Use the hard shoulder or a lay-by when possible, park away from moving traffic. If you are unable to exit traffic, stop as far left as you can, with the wheels turned to the left. Put your hazard lights on, if it is dark or foggy, keep your sidelights on too. If you can't get to the hard shoulder, stay in your vehicle unless you can be absolutely sure it's safe to leave it. Put your hazard lights on, keep your seatbelt on and call the emergency services. Ensure you and any other passengers exit the vehicle from the side away from passing traffic. Do not attempt even a simple repair if you are on a motorway. Only use warning devices such as warning triangles if it is safe to place them (do not use a warning triangle on the hard shoulder of a motorway). Normally the safest place is away from moving traffic and your vehicle.

## **Find a safe spot**

Ideally behind a barrier, if you are on a motorway, move up the bank if you can, away from traffic. Once everyone is safe, contact ETA on 0333 000 1234 and provide our policy number 10191584 and the vehicle registration. It may be helpful to programme this number into your mobile phone. If you don't have a mobile phone, walk to an emergency phone on your side of the carriageway. Follow the arrows on the posts at the back of the hard shoulder - the phone is free and connects directly to the police.

## **Leave the passenger door unlocked**

So you can quickly enter the vehicle if you feel unsafe. Being hit by moving traffic is the most significant risk, so only return to your vehicle if you feel threatened and return to a place of safety as soon as you can.

## **If you can't get to safety, call the police**

If there is nowhere safe outside the vehicle for you and your passengers to wait, and there is a strong chance your vehicle could be struck, call the police immediately with your location. If you have to remain in the vehicle keep your seatbelt on.