

## **PAA Scheme - Terms & Conditions**

### **Accident Not Your Fault?**

In the unfortunate event of you having an accident that was not your fault, we'll get your vehicle recovered from the accident scene (if it's not driveable) and we'll manage the claim fully for you. We'll arrange a like for like replacement vehicle (which is what you are entitled to) and manage the repairs to make sure your Peugeot is repaired to the highest of standards at a Peugeot Accident Repair Centre with the minimum of disruption to your normal routine.

### **Accident Your Fault?**

In the event that the accident is your fault, we'll ensure your insurance company are informed and we will arrange for the vehicle to be recovered from the scene of the accident (if it's not driveable), and arrange for the repairs to be carried out at the Peugeot Accident Repair Centre closest to you.

You will be provided with a courtesy car if one is available; we will arrange for an estimate of the cost of the repairs to be prepared and will seek approval of this so that the repairs can get started without delay.

### **Hire Vehicle Terms & Conditions**

This section applies to you if the Accident was not your fault and you have been provided with a replacement vehicle.

On receipt of the hire vehicle, you will be required to sign our paperwork including a rental agreement which details the hire rates, which will be included in your claim against the other party. This agreement will also include what is known as a "mitigation statement" which you must read and also sign to indicate you have been advised of your duty to keep all your costs to the minimum.

It is very important to understand that you have a legal duty to keep all your costs to a minimum (this is called "mitigation"). You should only accept a replacement vehicle for the period your vehicle is off the road due to the accident related damage only. If you can minimise this period by having any temporary repairs to your car then it is your responsibility to have these done. If you are away for any time during the hire period and will not be using the vehicle provided, you must arrange for collection of the vehicle. We can arrange additional hire on your return where necessary.

If we do not receive a correctly completed and signed agreement, we will have to arrange for the immediate collection of the credit hire vehicle we provided and you may be invoiced for the hire charges that you have incurred. We require a correctly completed and signed agreement for us to obtain payment of your hire charges from the third party insurance company

#### **Fuel**

Please note that when the hire vehicle is delivered, it will leave the depot with a full tank of fuel. Any fuel used in the delivery and collection of the vehicle will be your responsibility, if the delivery distance is more than 20 miles. You need to return the vehicle with a full tank of petrol to avoid being charged for the fuel used to return the hire vehicle. You will be advised of the charge by our agent when you arrange to return the hire vehicle. This will be taken from the fuel deposit you are asked to provide. Any additional costs will be passed to you.

Our hire providers do not set specific times for collection, nor will they contact you to arrange a time. They have a 24 - 48 hour window in which to collect the vehicle and you should leave the keys in an appropriate hiding place if you cannot be present to hand them over.

Our contact number of our Customer Service Department for you to call to arrange collection of the vehicle is 0800 92 32 999 between 8.00am – 6.00pm Monday – Friday, and 8.30am – 12.30 pm Saturday.

### **Insurance provided by Peugeot Accident Assistance**

We will insure you for all the amounts you may be legally liable to pay for as a result of any accident involving your hire vehicle and for loss or damage to your hire vehicle.

We will cover you and any additional drivers at no extra charge, however we must have all the details of any additional drivers and you and they must meet our insurance criteria. If we are unable to insure you

and or any other additional drivers due to restrictions on our insurance, you will be asked to provide your own insurance.

#### Client's own insurance

If we are unable to insure you, we will ask you to insure the hire vehicle under an extension of your own insurance, therefore the same terms and conditions will apply to the hire vehicle as they do to your own vehicle.

#### Exclusions

In the event that you have an accident in the hire vehicle and you need to make a claim, provided we have insured you, you will be liable to pay an excess. The excess amounts are as follows:

Over 21 £250.00

Under 21 £300.00

We can offer you the ability to eliminate the excess by purchasing an excess waiver policy at £30.00 plus vat (£40.00 plus vat under 21s). The cost of this excess waiver policy cannot be recovered as part of your claim against the third party as it is an optional extra.

The insurance does not cover medical expenses, personal belongings or foreign use.

#### Excess waiver policy – what is not covered?

The excess waiver policy only covers accidental damage to the hire vehicle. It does not cover theft, tyre damage, vandalism or broken glass.

#### Vehicle Repairs

Peugeot Accident Assistance uses a network of Approved Peugeot Repairers to repair your damaged vehicle. This means they have competent Peugeot Trained Technicians and use recognised Peugeot methods, material and equipment to ensure each repair is carried out to the highest standard. Any accident repair work they complete is guaranteed for 3 years and all replaced parts are Peugeot original.

If your damaged vehicle is in storage and incurring charges, please arrange for its removal as soon as possible. Any excessive storage charges will not be considered by the insurance company and will be your responsibility. If you are unable to arrange removal to a place of free storage please call us so that we can discuss this matter further.

Peugeot Accident Assistance wants to provide a service that is second to none. Your customer service advisor will closely monitor all repairs that are carried out on your vehicle. With this close monitoring the advisor will update you with all appropriate information.

#### Personal Injury

If you, or a passenger in your vehicle, suffered injury as a result of this accident, please inform us immediately, as we can refer your claim for personal injury to one of our independent firms of solicitors.

Arrangements are presently in place with these firms to simplify and speed up the claims process. You are however free to choose another solicitor if you wish. Ai complies with the Solicitors' Introduction and Referral Code published by the Law Society.

Ai Claims Solutions (UK) Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities. You may check this registration online at [CMR: Claims Management Regulation](#)

When seeking to claim damages for an accident which was not your fault it is very important to remember that you have a legal obligation to mitigate your losses. This means that even if you are able to prove that the other party in the accident is to blame, you must present a reasonable claim that is not overstated, inflated or unreasonably incurred. You cannot profit from a claim. You can only be put back in the same position after the accident that you were in, before it.

## Vehicle classified as a Total Loss

An independent motor engineer will inspect your vehicle and decide whether repairs can be agreed. If the engineer believes it is uneconomical to repair your vehicle, (repairs would cost more than the vehicle's value), they will declare it a total loss and provide a valuation of the vehicle. They obtain the valuation figure by researching market trends, car value guides and take into account the condition of the car before the incident including the bodywork, mileage and interior. Ai Claims Solutions will pass the report to the insurer for payment. Should you accept the insurer's offer, you are entitled to the use of the hire vehicle for up to 5 days after either you or your representative receive the settlement cheque. Should you disagree with the valuation, the following options are available:

1. Reject the valuation and dispute the amount offered.

In this instance we will withdraw the hire vehicle as the costs cannot be recovered.

2. Accept the figure offered as an interim payment, pending a dispute, which would allow you to keep the hire vehicle for up to 5 days following receipt of the settlement cheque. You will need to instruct an independent engineer to compile a report on the pre-accident value for your vehicle. Should the engineer you appoint recommend an increase, we will investigate the value and cover the cost of your report.

If there is any assisted or Hire Purchase Agreement on your vehicle, it is your responsibility to settle any outstanding finance directly with the relevant company.

Please note that if the valuation does not meet the outstanding balance, you will need to pay the remaining amount to complete your Agreement with them. These costs cannot be recovered from the third party insurer.

Once the repairs to your own vehicle are complete and it has been returned, you MUST contact us to arrange collection of the hire vehicle. Failure to do so could result in you being invoiced for the additional hire charges.

The contact number of our Customer Service Department for you to call to arrange collection of the vehicle is:

0800 92 32 999 between 8.45am - 5.15pm Monday – Friday, and 9am – 2 pm Saturday

When a vehicle is assessed to be beyond economic repair, all insurers report the extent of damage to the DVLA and the Motor Insurers Anti-fraud and Theft Register (MIAFTR).

If the cost of repairs to your vehicle exceeds its market value, but it can be repaired, you should contact the DVLA if you wish to return it to service. They will require a Vehicle Identity Check (VIC) at one of their approved centres before they issue a new registration document.

The new registration document will be marked 'Accident Damage' and this information will be available to any prospective buyer and should be declared by you if you sell the vehicle, which will therefore have a restricted value, even after repair.

For further details you should contact DVLA direct or visit their website at [www.dvla.gov.uk](http://www.dvla.gov.uk)

## Salvage

When your vehicle is a total loss it remains your property and responsibility. If the damage to the vehicle results in it being classified as dangerous to return to service, you must arrange to dispose of your vehicle via a recognised agent. They will give you a Notice of Destruction to prove the vehicle has been destroyed. Peugeot Accident Assistance will pass your details to our preferred salvage agent to discuss the possible removal of the damaged vehicle. If you do not wish to accept their offer to remove the vehicle, you are responsible for its safe disposal.

Please ensure your vehicle is insured and taxed correctly until the salvage agent collects it. You will need to ensure the tax disc and all personal items are removed prior to collection. You may then contact the DVLA for any refund due on the tax disc.

If your vehicle is in storage and incurring charges, please arrange for its removal as soon as possible. Any excessive storage charges will not be considered by the insurance company and will be your responsibility. If there is any Assisted or Hire Purchase Agreement on your vehicle, it is your responsibility to settle any outstanding finance directly with the relevant company and you must tell them you intend to dispose of the salvage.

### Personalised Registration Numbers

If your car has a personalised registration number and you wish to retain it, please contact the DVLA immediately to arrange a Retention Certificate. It is important that you advise the salvage company of your intention so they can delay disposal of the vehicle. The DVLA will issue a new V5 Vehicle Registration Document with a replacement registration number, which you will need to send to the salvage company. If you have advised them that you are retaining your personalised number, they cannot dispose of your vehicle without the new registration number.

Please note that if the number is not transferred within 6 weeks, the salvage company will dispose of the car and personalised number. This means that you will not be able to use this registration number in the future.

### Preventing Fraud

Like many Credit Hire Organisations, Accident Management businesses, and Insurers we pass information relating to claims to the Netfoil database operated by Hill Dickinson LLP. The aim is to help us check information provided and also to prevent fraudulent claims. We will pass information relating to this incident to Netfoil and in dealing with this incident we may search the Netfoil database.

### Privacy & Security

This should help you understand how we collect, use and protect your personal information.

### How we will use your information

Handling your claim

Fraud prevention and detection

Verifying your identity when required

Who we can speak to

We will only speak with the vehicle owner or person notified to us as being involved in the incident. We cannot discuss your case with your spouse, partner, parents or other representative unless we have your permission. This can be given either in writing or by telephone.

### Disclosure

We may disclose information about you or your case:

To your own insurer and where applicable to the insurer of the person responsible for the accident;

In the event we reorganise our company or are sold to a third party, in which case any personal information we hold about you may be transferred;

To deliver the service we agreed to provide we will need to disclose your information with our appointed representatives. These may include but are not limited to repairers, engineering and car hire firms; and

To the Peugeot Group UK

### Access to your information

You can write to us at any time for details of the personal information that we may hold about you.

Please write to the Peugeot Accident Assistance Scheme, Ai Claims Solutions, Indemnity House, Sir Frank Whittle Way, Blackpool, FY4 2FB. We will need you to confirm your identity by providing two forms of identification, e.g. a copy of your driving licence, passport or other document containing your signature, and a recent utility bill that confirms your address. As detailed in the Data Protection Act 1988, we are entitled to make a charge for this information, to cover our administration costs. Please send a cheque for £10 made payable to Ai Claims Solutions with your request.

## Comments & Complaints

At Peugeot Accident Assistance we aim to provide first class customer care. However, we understand there may be times when things go wrong. When this happens, we would like you to tell us, as we are committed to resolving issues promptly. We will always do our best to resolve any complaint in a fair and open manner.

You can contact us in the following ways:

Peugeot Accident Assistance Scheme  
Customer Relations  
Ai Claims Solutions  
Indemnity House  
Sir Frank Whittle Way  
Blackpool  
FY4 2FB

0800 92 32 999

[aicustomercare@aclaimssolutions.com](mailto:aicustomercare@aclaimssolutions.com)

Please quote our reference number and where possible enclose copies of any relevant correspondence.

This service is carried out by Ai Claims Solutions on behalf of Peugeot Accident Assistance.

Ai Claims Solutions is regulated by the Financial Services Authority to carry on general insurance business; its registration is recorded on: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

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