

FAQS - MOTOR INSURANCE

The University has in place comprehensive motor insurance for all vehicles owned, leased and hired for the purposes of University business in the UK and Europe.

What do I need to do if I want to drive my own vehicle or a University owned, leased or hired vehicle?

If you are required to drive for the purposes of University business you must complete the driver declaration form. You can find this form in the following link <http://www1.hw.ac.uk/insurance/driver-declaration-form.htm> Once approved you will be provided with a driver permit number, this number can be used for claiming mileage expenses. Annual reminders will be sent by email.

What do I do if I have an accident?

If you are involved in an accident or the vehicle has been damaged in some way **you must report the accident directly to the University's motor insurers without delay on 0800 026 0097**

Make sure you have the Motor Accident Grab Card with you when driving on University business and complete the necessary information. This is available from your School or Service or online at <https://intranet.hw.ac.uk/ps/gls/ram/IS/Certificates/Letters and Policy/Motor accident grab card>

What if someone was injured in the accident?

Call the relevant emergency services. Report the accident via safeguard and directly to the Risk & Audit Management Service as a matter of urgency

What if I'm at fault for the accident?

If you're involved in an accident with another party, you must exchange details with them, including name, address, registration number, and policy number. **Even if you think you're at fault, don't admit liability.** The University's insurers will arrange for the vehicle to be inspected and repaired as soon as possible.

If you can't drive the vehicle, the vehicle will be collected by an approved repairer. The garage may need to contact you before collection. The cost of collecting the vehicle is covered under our motor insurance policy.

Do I have to complete a Claim Form?

No, providing you have telephoned our insurers. If not - you will need to complete a claim form and provide details as to why the accident wasn't reported via the motor insurance helpline.

What do I do if I have a cracked or broken windscreen?

Call **0800 026 0097**

Will the vehicle be inspected?

This depends on the nature and extent of the damage and the decision will be taken by our insurers Motor Engineers Unit. Sometimes the engineer can do this remotely using electronic imaging equipment.

Will the University' insurers pay the garage direct?

The cost of the repair to the vehicle is met by our insurers.

What is the Excess?

£100 – Drivers over the age of 25

£400 – Drivers under 25

Who pays the policy excess?

Each School, Service, Association, Union, Club is responsible for the payment of the relevant policy excess.

Do we have approved repairers?

Yes, we have an approved repairer network.

Do we have to use an approved repairer?

Yes, advice should be sought from the Risk and Audit Management Service if this causes any business issues.

Does the insurance apply when driving in the EU?

Yes.

What do I do if I need to hire a vehicle for international travel?

You must purchase insurance when placing the order for the hire. Advice can be obtained from the Risk and Audit Management Service.

Help and advice

Please contact the Risk and Audit Management Service on 0131 451 3838 or email us at risk@hw.ac.uk