



CONSORT  
YOUR TRUSTED INSURANCE ADVISORS

## FLEET INFORMATION

[www.consortinsurance.com](http://www.consortinsurance.com)



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### FLEET INFORMATION

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(to be used as a guide only, this is not intended  
to be exhaustive)

# RESPONSIBILITY

In order to meet your organisation's work related Road Safety and Health and Safety obligations, we would recommend a **DRIVERS HANDBOOK** is provided to all drivers. All drivers should sign a declaration to confirm they have read the driver handbook, understand the contents and agree to abide by its terms, information and conditions.



# ROAD TRAFFIC INCIDENTS

## - First Notification of Loss

### First Notification of Loss (FNOL)

is extremely important as once insurers are provided with precise claims information they will be able to assess liability and assist you if necessary. In addition insurers are able to control any third party claims and where possible minimise and control costs. Current legislation means there are certain claims which must be responded to within restricted timeframes.

### At the scene of an incident:

- **DO NOT** admit liability
- Check to see if anyone is injured
- Obtain full details from all parties involved including; full name, address and telephone number
- Obtain full vehicle details including; registration, vehicle type, colour
- Obtain photographic evidence if safe to do so including; skid marks, damage caused, road layout etc.
- Identify possible witnesses and obtain their details including; full name, address and telephone number
- Take a note of the number of people in the third party vehicle, if possible make a note of their names

Inform your line manager and fleet manager as soon as possible.

### In some circumstances

you are legally required to report motor vehicle collisions to the Police. Section 170 of the Road Traffic Act 1988 requires drivers to report to the police that they have been involved in a collision involving any of the following;

- Any personal injury
- Damage only where the other driver did not stop
- Damage only, where names and addresses were not exchanged with the other party



## DRIVER NOTIFICATION

### How to notify;

Use Consort's FNOL app (First notification of loss) it is **FREE TO DOWNLOAD AND FREE TO USE**

Consort will log the incident and notify insurers

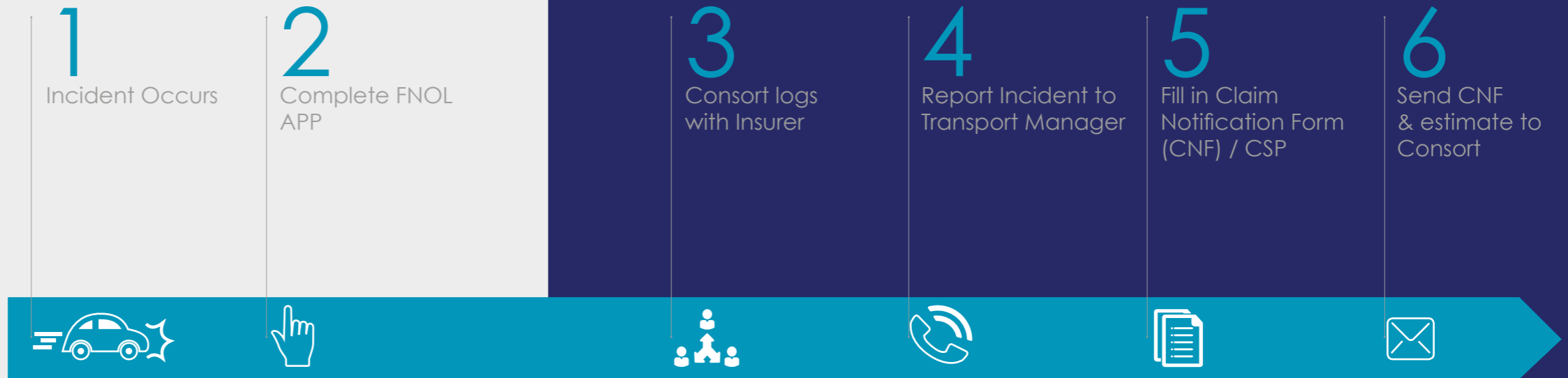
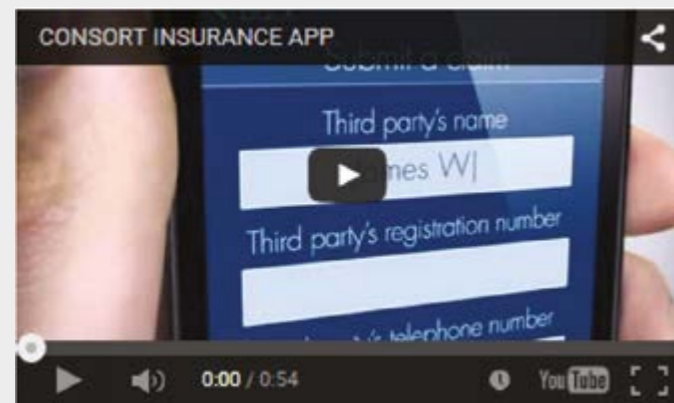
Consort will liaise with you to develop full information via a claims notification form (CNF)

# PROCESS OVERVIEW

– Non PI Motor Claim

Whether the claim is fault or non-fault **THE PROCESS OVERVIEW WILL BE THE SAME**. This is just a guide to a straightforward non personal injury motor claim.

- Incident occurs
- Complete the FNOL claims app
- Consort will log claim with insurers
- Report incident to fleet manager / line manager
- Fill in Claims Notification Form (CNF)
- Forward the CNF and estimate (if available at the time) immediately to Consort
- Insurers will look to authorise repairs or arrange inspection of vehicle
- Consort will liaise with insurers and the client through the life of the claim
- Claim will be closed once settled with all parties involved



**3**  
Consort logs with Insurer

**4**  
Report Incident to Transport Manager

**5**  
Fill in Claim Notification Form (CNF) / CSP

**6**  
Send CNF & estimate to Consort

**7**  
Insurer authorises repairs or arranges inspection of vehicle

**8**  
Consort liaise with insurers / client through life of claim

**9**  
Claim closed

# SAMPLE LETTER

- to provide to drivers

This example letter can be used by employers as a method to notify their drivers of the correct incident reporting process. For example, it could be distributed to drivers when their employment commences, it could also be included within the driver handbook.

# CLAIMS NOTIFICATION FORM

- CNF

Please complete the form as shown in the example. This area is commonly missed and claims forms cannot be processed without this information.

Example CNF

Blank CNF

**CONSORT**

**Motor Accident Claim Form**  
Please complete this form fully; it is a condition of your policy to report all incidents as soon as possible even if you do not intend to make a claim.

Insured's Details	Date Form Completed -
Company Name:	Taylor Construction
Policy Number:	1789
Address (Main Office):	
	Registered - Perm/PT/Agency: Per.
	Registered and No. if applicable: Yes
Address (Branch Office):	Via Broker
	Via Broker
Email:	Via Broker
Driver/Last person to use	
Driver Details -	Name: John Paul
VAT Registered	Address: 32 The Street GH78 8VV
Tel:	
Fax:	
Email:	
Driver/Last	
Name:	
Address:	
	Date of Birth: 22/05/1944
	Date of employment with company: 22/05/2014
	Previous accidents/claims/losses: None
	Licence Type and class: Full UK
	Date passed test (inc. HGV if applicable): 05/08/2005
	Date passed test (inc. HGV if applicable): <b>Please Complete</b>
	Previous convictions: 2 x SP30 - See
	Any medical conditions reportable to DVLA: None
	Any medical conditions reportable to DVLA: None
Vehicle Details	
Make:	
Model:	
Registration: <b>Please Complete</b>	For
Tonnage:	
Special features/adaptions:	N/A
Telephone Number:	01234 567890
Mobile Number:	0987654321
Work Number:	0765457528
Registration: <b>Please Complete</b>	EFT13 SWB
Damage Description:	Front bumper, bonnet, Lights

Does driver feel at fault for this accident: Yes/No

# THE BENEFITS OF REPORTING CLAIMS EARLY

3 situations showing the impact on cost by time...

Familiar incident – into rear of TP	Representation	Credit hire /repair	Personal injury	Costs / comment
<b>REPORTING INCIDENTS THE SAME DAY – IDEAL</b>				
First situation: insured driver into rear of third party vehicle. Full details exchanged at scene of incident. Claims Notification Form (CNF) completed and incident reported within 24 hours. Insurers contact innocent TP who accept insurers offer to manage their vehicle repair and provide replacement vehicle	TP had no requirement for TP representation	Avoided	No advice pursued by TP as early contact by insurers has provided repairs and replacement so TP is content	Costs minimised Repairs: £1,100 + VAT Length: 7 days No PI claim No credit hire claim as courtesy car accepted  Total = £1,100 plus VAT
<b>15 DAYS DELAY IN REPORTING – NOT IDEAL</b>				
Second situation: insured driver into rear of third party vehicle. Full details exchanged at scene of incident. Driver however does not report incident for 15 days	Reported too late for insurers to intervene. TP goes to accident management company / credit hire organisation (CHO)	Hire and repairs being handled by CHO	Personal Injury (PI) Claim being pursued via Solicitor who quickly acts to maximise the claim	Costs higher than "Ideal Situation" but some costs could be reduced. Repairs: £1,100 + VAT Length: 15 days CHO submit claim for 20 days hire at £180 per day: £3,600. Allegation by CHO that there was replacement parts delay. Point argued and slight cost reduction agreed PI Claim: £3,000 whiplash Cost of Solicitors: £1,900 + VAT  Total = £9,600 plus VAT
<b>NOT REPORTED – WORST CASE</b>				
Third situation: insured driver into rear of third party vehicle. Driver does not exchange any details at scene and does not report claim. Credit Hire Organisation (CHO) reports claim direct to insurers. It takes insurers / broker several months to fully investigate liability as driver denies the incident occurred	Reported too late for insurers to intervene. TP goes to accident management company / contacts credit hire organisation (CHO)	Hire and repairs being handled by CHO. TP proved they were innocent party by providing independent witness. Repair and credit hire starts instantly.	Personal Injury (PI) Claim being pursued via Solicitor who quickly acts to maximise the claim potential	Costs higher than above 2 situations and no reduction of costs available. Repairs: £1,100 + VAT Length: 60 days as driver disputed the incident and insurers needed to investigate. CHO submit claim for 60 days hire at £180 per day: £10,800 PI Claim: £3,000 whiplash  Total = £14,900 plus VAT

KEY; CHO = Credit Hire Organisation, PI = Personal Injury, TP = Third Party



# DRIVING LICENCE CHANGES: WHAT EMPLOYERS SHOULD KNOW

From the **8th June 2015**

, the paper counterpart to the photocard driving licence became invalid (except for photocard licences issued by DVA in Northern Ireland) and the DVLA **HAVE CEASED TO ISSUE THE PAPER COUNTERPART** with new licences.

The paper counterpart to photocard licences were used to provide address details, categories of entitlement and the recording of driving offences and fines. Previously, this counterpart and the pre-1998 paper licences were updated to reflect any changes in driver entitlement or penalties. However, from 8th June 2015 this no longer occurs. As a result of changes to the recording of this information, businesses will no longer be able to rely on a visual check to ensure that their employees are qualified and legally permitted to take company vehicles on to the road.

## SO WHAT ARE THE OPTIONS?



**CHECK ONLINE:** The DVLA have introduced two new developments. **THE FIRST IS CALLED 'VIEW MY LICENCE'**. This facility is designed for the licence holder only and replaces the information that was available to view on the counterpart. Access is prohibited to anyone other than the licence holder; this service is not designed for use by businesses.



**THE SECOND DEVELOPMENT IS CALLED 'SHARE MY RECORD'** and allows any licence holder to create a "one off" licence check code to share their driving record with a third party, e.g. their employer or a car hire company. **THIS CODE IS UNIQUE AND VALID FOR 72 HOURS.** This means that an employer can access an individual's record online to ensure that the driver satisfies all legal and company requirements. More information can be found at [www.gov.uk/check-driving-information](http://www.gov.uk/check-driving-information).






**CHECK BY POST OR PHONE:** Businesses can still contact the DVLA to request a check for a small fee, or use the call centre service which is payable using a premium rate number. In both cases, the driver's permission is required. Businesses must make sure that anyone they employ to drive has the right licence and qualifications. It's clear that there are cost and time benefits of using the new online system, but whatever the method used, we endorse VOSA's recommendation that employers check their drivers' licences on a quarterly basis.

AT CONSORT WE HAVE DEVELOPED A SYSTEM TO MANAGE DRIVING LICENCE AUDITS FOR AND ON YOUR BEHALF; SHOULD THIS BE OF INTEREST PLEASE DO NOT HESITATE TO DISCUSS WITH US.





## USEFUL INFORMATION

-  [Our Claims App](#)
-  [Report an Incident](#)
-  [Client Service Portal](#)
-  [Breakdown & Recovery](#)
-  [Drivers Licence Audit](#)

## CLAIMS CONTACT

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