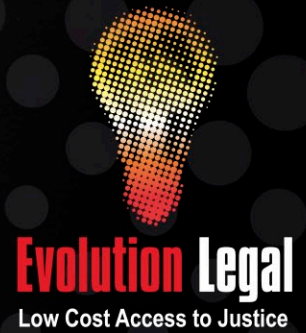


EVOLUTION LEGAL - GUIDE SHEET

A Guide to making a claim against a Third Party Directly



There are over 3 million road accidents in the UK every year, ranging from simple car park bumps to multi-car pile ups with multiple fatalities.

Although most accidents scenarios differ in some small way, there are really only 2 ways of handling the vehicle repair aspect of any accident that involves more than 1 vehicle and for which you believe; somebody else was at fault.

You Either:

Make a claim through your own Insurance Company (assuming you are comprehensively insured)

Or

Make a claim directly against the other driver's insurance company.

With each scenario there is both upside and downside. In the first scenario (claiming from your own Insurance Policy) you are guaranteed that subject to parts, your vehicle will be repaired within a reasonable time frame.

Errrr.....that's it actually, we can't think of any more!

To be honest, we believe there is far more downside than up!

The accident was not your fault, yet you have to spend 40 minutes on hold or

talking to a call centre 5000 miles away, that yes, can speak English, but doesn't really understand English.

The accident was not your fault, but your NCD is going to be affected immediately, until you can prove absolutely that the accident was not your fault.

The accident was not your fault, yet you STILL have to pay your excess and let's face it, who has got £250 just lying around waiting to be spent on an Insurance excess? Before waiting 6 months to get it back.

The accident was not your fault, yet you are not guaranteed a courtesy vehicle, and if you are then it will be the size of a postage stamp, irrespective of whether you usually drive a Range Rover and have 5 children. You are bang out of luck.

That's why we believe that making a claim directly from a Third Party Insurance Company is much more preferable to the average man (or woman) on the street.



**Firstly, the downside:
Errr, ummm,
well, errrr.....no,
we can't think of one!**

Our call centre is in South Wales, not New South Wales, so there is no time difference to worry about, no language difficulties, no translation required, no spelling required (well not usually anyway!)

If the accident was not your fault, then we will authorise an approved repairer to order parts and give you a booking in date, usually within 7 days of the accident occurring. We then pay the garage for the repairs within 30 days.

Of course we then recoup those monies directly from the negligent driver's insurance company. Simple really!

We will provide a replacement vehicle on a like for like basis, whilst yours is off the road, whether it's undriveable immediately, or just when it goes in for repairs.

Of course we then recoup those monies directly from the negligent drivers Insurance Company. Simple really!

Our call centre is in South Wales, not New South Wales, so there is no time difference to worry about, no language difficulties, no translation required, no spelling required (well not usually anyway!)

Your vehicle has been repaired and you've had a proper sized vehicle to get around in. You haven't spent half your day on hold to half way around the world. Your NCD is in tact, your £250 is still sitting in your bank account and the whole process hasn't cost you a penny!

Possibly best of all, our industry leading claims management software allows you to access your claim file via a broadband internet connection, at any time of the day or night!

So, no need for a sleepless night worrying about when your car is going to be fixed, no need for a 40 minute telephone call to find out what's happening. Just log on and find out!

All in all, we believe that making your non-fault claim directly against the negligent driver's insurance company is far easier and more cost effective than claiming on your own policy and of course we believe that making that claim with Evolution Legal is making the whole process easier again.

Call us now on
0845 0753406
or log on to
www.evolutionlegal.com
and report your claim online now.

