



Mr. Dan Cooper
13 Cromwell Road
ELY
CB6 1AS

31st March 2025

Claim number
300-10-041150

Incident date
5th May 2025

Hello Dan,

We're sorry your vehicle has been written off

We know this can be a particularly difficult time, so we're always here to help. Now your claim has started, this is what you can expect to happen next.

We've arranged for your vehicle to be collected

Your car will be taken to our salvage partner (Copart). If they need to, they'll contact you to arrange collection. If you have any questions, you can contact them on **01234 762224**.

How your vehicle will be valued

We'll offer you a fair market value based on industry-recognised valuation guides. To find out more about how we value your vehicle, please read the FAQs included with this letter or visit **www.hastingsdirect.com/car-insurance/Claims-FAQs#value**

You can also view and manage your claim online

You can easily start managing your claim online by logging in to MyAccount at **www.hastingsdirect.com/myclaim/300-10-041150** where you can:

- Upload any information to support your claim.
- Send us any photos of the damage.
- View and accept your vehicle valuation.

Your excess

Your policy has a total excess of £295, which we'll deduct from the value of your vehicle. You can find the breakdown of your excess amount in your policy documents. Alternatively, log in to MyAccount at **www.hastingsdirect.com/myaccount** to view it online.

Claiming for personal items and car seats

You can tell us about anything else you want to claim for, such as personal belongings or car seats. Please send the proof of purchase for any items you want to claim for to **motorclaims@hastingsdirect.com** (and include your claim reference number in the subject line).

Your policy benefits

We've also registered your claim for accidental damage and will be in touch if we need any more information from you.

As a reminder, your policy includes a range of other benefits. Depending on the circumstances of the incident, you may be entitled to claim for these too. Please take a look at the policy features summary we've sent with this letter.

We're always here to help

If you have any questions about this, or anything else to do with your claim, please visit www.hastingsdirect.com/help.

Alternatively, if you need to contact us, you can do so by:

- **Phone: 0333 005 1159.**
- **Email: motorclaims@hastingsdirect.com**
- **Post:** Motor Claims Department, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW

Thanks,

Motor Claims Team

We're happy to provide this document in Braille, large print or audio format. Simply call **0333 321 9661** or email customersupport@hastingsdirect.com, or visit www.hastingsdirect.com/customer-support to find out more.

Hastings Direct Frequently Asked Questions

1. How will you value my vehicle if it's a write-off?

If your vehicle's considered a write-off (or 'total loss'), we'll offer you the market value.

The market value of your vehicle is the price we think your vehicle would have sold for right before an incident happened.

To work out the market value of your specific vehicle, we look at your vehicle's make, model, specification, age and mileage as well as other information.

In most cases, we base the market value on multiple industry-recognised guides, adjusting where appropriate to reflect the price the vehicles actually sold for. These guides are used across the motor industry and provide prices for the majority of vehicles.

2. How do I claim for personal items?

When you make your claim, we'll ask you for details of any personal belongings that may have been lost or damaged. You can claim up to £300 for damaged personal items. If you have a Hastings Essential policy, it's important to know that you don't have personal belongings cover included. Please check your policy booklet to see your level of cover, and which items you are able to claim for.

You'll need to send us any receipts you have for them. You can email a picture or a scan of the receipts to **motorclaims@hastingsdirect.com** or send them by post to: Motor Claims Team, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW

Please make sure to put your claim reference number in the email's subject line or on the receipts when you post them to us.

We'll then take into account whether the item's value would have gone down since you bought it.

3. Can I claim for a child seat?

When you make your claim, we'll ask you for details of any child seats that may have been involved in the accident. If you have a Hastings Essential policy, it's important to know that you don't have child seat cover included. Please check your policy booklet to see your level of cover, and which items you are able to claim for.

We will pay for the cost of a replacement of a similar model and standard, even if there's no apparent damage, up to the value of £300 for each incident. Please be aware that you will need to provide proof of purchase of the original seat or evidence of ownership, by sending a copy of the receipt.

You can email a picture or scan of the receipt(s) to **motorclaims@hastingsdirect.com** or send them by post to:

Motor Claims Team, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW.

Please make sure to put your claim reference number in the email's subject line or on the receipts when you post them to us.

4. How do I send you evidence, for example photos of the incident?

If you have any evidence to send us, such as photos of the incident, please email them to **motorclaims@hastingsdirect.com** (and put your claim reference in the email subject).

5. What's an excess?

An excess is a pre-agreed amount of money that you need to pay when you make a claim.

The amount was confirmed when you took out your policy and is written in the policy documents you received.

This excess needs to be paid even if you believe you weren't to blame for what happened. However, if we get agreement from the other driver's insurer that you weren't to blame, you will be entitled to a refund. If this happens, we will contact you to let you know.

Compulsory excess

This is the excess set by your insurer.

Voluntary excess

This is the excess you chose when you bought your policy.

Young and inexperienced driver's excess

Drivers younger than 25, those who hold a provisional driving licence or those who have less than one year's driving experience, have an additional excess as follows:

- £295 when your vehicle is driven by or is in the charge of anyone who is under 21.
- £195 when your vehicle is driven by or is in the charge of:
 - Any person aged 21 to 24 or
 - Any person aged 25 or over who holds a provisional licence or who hasn't held a full UK or European Union/EEA (European Economic Area) driving licence for at least one year.

The excess you pay is the total of the below added together:

- The compulsory excess set by us.
- The voluntary excess you chose when you bought your policy.
- Any young/inexperienced driver excess (if this applies to you).

6. Will my no claims discount be affected if I make a claim?

If you're responsible for an incident, your no claims discount will be reduced unless you've chosen to protect it. If you're not responsible for an incident, your no claims discount won't be affected.

If you've protected your no claims discount, you can make up to two 'fault' claims in three years without your no claims discount being reduced. A 'fault' claim is when it's been decided that you're responsible for the settlement or costs from an incident. Or, when your insurer can't recover the settlement or costs of an incident from the other party.

7. How to contact us

In order to progress your claim as quickly as possible, we may ask you to give us some further information. Here's how to contact us:

Email: motorclaims@hastingsdirect.com

Phone: **0333 321 9800**

Post: Motor Claims Team, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW.

Your policy features and benefits

Now you've told us you'd like to make a claim, we're letting you know your policy may include a range of features and benefits to help you, such as cover for car seats and personal items.

You can see the different policy features and benefits covered by our Direct, Premier and Essential policies below. Please check your policy booklet to see which type of policy you have.

How to make a claim

If there's anything you'd like to claim for (that you've not already told us about), or if you have any other questions, please call us on **0333 321 9800**.

Policy features and benefits	Policy cover (Direct & Premier)	Policy Cover (Essential)
Damage to your car (except if it's caused by fire or theft) up to its market value.	✓	✓
Damage or loss by fire or theft up to its market value.	✓	✓
Unlimited cover for manufacture fitted audio/visual equipment. If this equipment wasn't originally part of your car the insurer will pay up to £300.	✓	✗
Cover for child seats; up to £300 per incident even if no damage is apparent.	✓	✗
Up to £500 cover for replacement locks and stolen keys.	✓	✓ £300 cover limit
£50 per person up to a maximum of £250 if you cannot continue your journey as a result of a loss or damage to your car.	✓	✗
Legal liability; for damage to other people's (third party) property up to £20m (or £25m in total, including all costs).	✓	✓
Personal accident; cover for you, your spouse or partner. Up to £5,000 for death or permanent loss of sight or limb (above the ankle or wrist).	✓	✓ £1000 cover limit
When driving abroad; the same level of cover as you have in the UK applies for up to 90 consecutive days in the EU.	✓	✓
Medical expenses; up to £500 for each injured person.	✓	✗
Personal belongings cover; up to £300 for items in your car. This doesn't include money, jewellery, tools, mobile phones, laptops and certain other personal belongings.	✓	✗
Uninsured driver promise; you won't lose your no claims discount or pay any excess if the accident was not your fault.	✓	✗
Vandalism promise; you won't lose your no claims discount if you report the incident to the police and send us the crime reference number.	✓	✗

Additional products

We also offer a number of additional products, such as breakdown cover and enhanced personal accident cover.

If you'd like to see which additional products you bought when you opened your policy, as well as information on how to use them, please refer to your policy documents.

You can see how to make a claim for these additional products below.

Breakdown cover

We offer four levels of optional car breakdown cover, so you only pay for what you need. Depending on the level of cover you take out, your breakdown provider will come to your rescue if your van won't start or it breaks down while you're driving.

How to report a breakdown

To report your breakdown to the RAC please call **0333 321 9644**.

Legal expenses cover

Legal protection (also known as legal expenses cover) protects you against possible costs of legal action following an accident.

How to make a legal expenses claim

To make a claim on your legal expenses cover please call **0333 321 9800**.

Key protection cover

This can help with the cost of replacing or recovering keys for your home, car and office. If your keys are stolen, lost or broken in the lock, then you (as well as any family members who live with you) are covered for up to £1,500 per year. Plus there's no excess to pay either.

How to make a key protection claim

To make a claim on your key protection cover please call **0333 321 9698**.

Personal accident cover

This gives you and your passengers a greater level of cover in the event of a car accident.

How to make a personal accident claim

To make a claim for personal accident cover please call **01608 641351**.

Hire car cover

This will give you up to 28 days' cover with a car that's similar in size and engine capacity to your car, if your vehicle is stolen and not recovered or declared a write-off (also known as a total loss).

How to make a hire car claim

You can make a claim for hire car cover online, with our app or by calling **0333 321 9802**.