

Frequently Asked Questions

This FAQ sheet gives you information about our services. It is supplied after we have had our first conversation with you. Please ask us if there is anything you do not understand.

Who are we?

Magna Accident Services Ltd are a credit hire company and we provide hire and repair services after a non-fault accident. You have been referred to us with a view to assisting you with a replacement vehicle when you require one.

What Service do we Supply and what are the benefits of using us?

Magna will provide a replacement vehicle on a 'credit hire' basis during your claim for immediate use if your vehicle is unroadworthy and/or unusable, or alternatively for the duration of repairs if your vehicle is roadworthy. We look to provide a comparable type of vehicle to your own. This will mean you will not be disadvantaged as a result of the accident in terms of the type of vehicle you have and can carry on with business as usual.

What are my options?

If the accident was the fault of another driver there are several options available to you as to how your claim can be dealt with by Magna.

- You can allow the at fault parties insurer to deal with your claim. If liability is not in question and they have accepted that their customer is liable for the incident, they will approve any repairs to your vehicle or pay for the cost of replacing your vehicle if it is deemed a total loss. They will then settle all reasonable associated costs such as credit hire charges.
- You can use your own insurer. They will handle the claim under your own motor insurance policy and will usually approve any repairs or pay the costs of replacing your damaged vehicle. You will have to have comprehensive motor cover to take this option and may be required to pay your policy excess. This is recoverable from the other driver's insurance company, along with any other uninsured losses, and we can assist with this if we provide a replacement vehicle to you.
- In some cases, your claim may be referred to us with the repair in hand or a garage already having been allocated. If required, we will appoint our repair network on your behalf to allocate a repairer for you to assess the damage on your vehicle. Magna may look to 'credit repair' your vehicle in certain circumstances, meaning you will not have an excess to pay to your insurers.

What is Credit Hire?

Credit hire is the temporary provision of a replacement vehicle whilst your own is off the road following an accident which was not your fault. You will sign a credit hire agreement when your replacement vehicle is provided. The commercial daily hire rate we are charging for the provision of the vehicle is shown on this agreement. By signing this agreement, you accept that you are responsible for the payment of these charges and that you are in need of the credit hire vehicle; but as our services have been provided to you following an accident that we have accepted you are not negligent for, all charges will be submitted directly to the at fault insurer on your behalf.

What is Credit Repair?

Credit Repair provides a solution to enable people involved in road accidents where they were not at fault to promptly fund the repairs to their vehicles. You will not need to pay your insurance excess, as you are not claiming on your insurance policy. You will need to sign a credit repair agreement authorising ourselves or our repair network to pay the costs of the repairs. By signing this agreement you accept that you are responsible for the payment of these charges, but as our services have been provided to you following an accident that we have accepted you are not negligent for, all charges will be submitted to the at fault insurer on your behalf.

What are my responsibilities?

We ask that you tell the truth and help us to prove that you were not at fault for the accident. We know that sometimes it seems as though we are asking you a lot of questions and requesting evidence from you, but we are doing this so that we can defend your claim against the other driver. Road accidents can be complicated, and it is not always straight forward who the negligent party is. The services we provide to you are on the basis that you are not at fault for the accident, and it is your duty to co-operate and assist us throughout your claim and until all charges and uninsured losses are recovered.

As the vehicle provided to you incurs a daily hire charge, it is very important that the replacement vehicle provided is necessary. We can only provide a replacement vehicle to you if it is definitely required, and the insurer may request evidence it has been used. So, we just ask that you let us know if your temporary replacement vehicle is no longer required. If you are going on holiday and plan to leave the car at the airport, then we must know about this. Please just keep us informed of anything that changes in your circumstances.

Sometimes insurers do ask for more information to validate your claim. Although this does not happen in every case, you must co-operate and provide the information requested. If we are able to answer any questions insurers may have and provide clear and honest evidence then this will put us in the best position to reach a quick settlement.

What type of vehicle will I receive?

A vehicle of the same class as your own. If your vehicle has any adaptations, is a licensed taxi or is of a specialist nature, then an appropriate comparable vehicle will be provided.

How do I get a vehicle and what happens next?

Following instructions we will contact you to run through the details of your claim. Please understand that at this point it is the first time we have seen your claim and you may need to go over information already provided to other parties. Our dedicated claims handlers will make you aware of the services we can provide to you. During our initial calls we will discuss the claim itself and the circumstances surrounding the incident, as well as any evidence you may have such as witnesses, camera footage, or images from the scene. Images of the vehicle damage or the scene of the accident can be sent via our Whats App number 07483124921, or via a secure link which can be sent to you. Images of damage can help our repair network understand the damage on your vehicle, but they can also help us understand and evidence if your vehicle is unroadworthy to enable us to authorise immediate hire.

Once we are happy that the other driver is responsible, we will authorise services to you. We understand that if your vehicle is unroadworthy you need to know quickly if we can provide you with a replacement vehicle. This process does not normally take long and we try to keep you informed throughout; however, should you wish to contact us please feel free to do so. If necessary, we will instruct a repairer to contact you to conduct an estimate or an engineer to inspect your vehicle to assess the amount of damage caused.

What will you need from me?

The sooner we receive the images to your vehicle the better position we are in to progress your claim quickly. Prior to hire we will need to see a copy of the front and back of the driving licence for each person needing to use the vehicle, as well as a secondary form of Identification. This will be explained in more detail in your initial letter. We will send you a secure link to submit sensitive documents. Each claim and each insurer is different so we may need to request further information during the claim depending on our requirements for your claim. Please assist us in a timely manner in providing the information we require and just talk to us at any point if you need to.

What is Send Secure? (Xmedium)

Send Secure is the web based system we use to allow you to send documents to us securely. Once we have authorised hire we will send you a Secure Link via this service to upload documents. We ask that you do not send sensitive documents via Whats App, which you may choose to send images.

What is Signable?

'Signable' is the web based system we use to send the credit hire and credit repair agreements to you to sign. It is very simple to use and we will explain this process to you in more detail at the time hire or repairs are arranged.

Delivery and collection of the hire vehicle.

We will deliver the replacement vehicle to you at a time and place suitable for you as soon as required. At the end of the hire period, the collection of the replacement vehicle will be arranged with you. Once the hire is over, we will present a claim for our charges and any other losses applicable to the at fault insurers.

What is the duration of my vehicle hire?

Essentially you will be provided with a replacement vehicle for the period your own is off the road, or until you receive a total loss settlement. The maximum length of hire under the agreement is 12 weeks. If a period of hire is to exceed 12 weeks then you will have to sign a second agreement. You can end the hire at any time. We can also end hire in certain circumstances: e.g. if we consider that you should no longer need a hire vehicle, or if we do not believe we will recover our charges. The hire agreement terms and conditions covers this in full.

Fixed Penalties / Fines / Tolls / Damages / Fuel

During the period the replacement vehicle is in your custody and control. You are responsible for any fixed penalties, fines, tolls or similar charges that you would ordinarily pay on your own vehicle. We ask that you pay for any tolls in advance as you normally would or at least within the required grace periods sometimes offered. Should we receive fines and fixed penalties or other similar charges these will be passed onto you as the hirer for payment. Magna or our suppliers may choose to pay such fines and charges immediately to prevent charges increasing. This does not remove your right to appeal. Appeals should be submitted to Magna for consideration.

Please check your vehicle upon delivery for any damage already present on the vehicle and note on any delivery sheets. We want you to be happy with your vehicle and feel that it is suitable for you. If you notice any damage that you feel has not been noted on the damage sheets then please do inform us as early as you can.

Vehicles should be returned with the same amount of fuel that they were delivered with. If the fuel is short on collection then you will be charged for this fuel at a higher than retail cost. Administration charges for handling and processing will be added to any fines etc. As these may be charged by our supplies we may have no control over the above, and you will be charged at cost.

VAT

If you are VAT Registered, then you will be responsible for payment of the VAT incurred on the hire and any associated services such as repairs. This should be claimed back through your tax return in the usual way. This is not something insurers will pay if you are able to claim VAT back via HMRC. Any VAT due will be immediately payable. VAT on repairs can be paid to the repairer in most cases upon completion of repairs.

What if I have a problem with my hire vehicle?

Magna will at all times aim to provide a suitable vehicle to you. If there is a problem with your vehicle suitability or you are unfortunate enough to suffer a mechanical problem then please do let us know as soon as you can. You will have paperwork with a contact number provided by us or our supplier at the time of delivery that you can use should you break down or need assistance with the vehicle out of hours due to a mechanical breakdown or accident.

What Happens if I have a Personal Injury

It is important that we are made aware of any other companies or solicitors who are acting for you so that we can make them aware of our involvement in your claim. It is essential that we work together and that no one party does something to prejudice any other aspect of your claim.

Can I claim other losses?

In some cases, you may already have a representative acting for you such as a solicitor, legal expense company or nominated uninsured loss recovery agent (ULR). You are entitled to recover any unavoidable losses which you incur as a result of your accident but are not covered by your own insurance policy. They need to be evidenced and be shown to be directly attributable to the at fault parties negligence. Magna can assist with these losses alongside any claim for hire charges that we are claiming for you.

Can I cancel your services?

You have the right to cancel our services within 14 calendar days of services commencing. A notice of the right to cancel is provided with the agreements. Because customers are usually anxious to get back on the road as soon as possible, we are normally asked to supply the hire vehicle before the end of the cancellation period. Where this happens, the right to cancel is not lost, but if you cancel you may be required to pay our charges up to the date of cancellation.

What if I want to complain?

We aim for the highest standards of customer service. If you have any complaints, we will do all that we can to resolve them. Please contact us immediately via the contact details given below. We have a complaints handling policy, and we will supply this to you immediately upon request.

How Do I Contact You?

Post – Magna Accident Services, Eco 1, Highcliffe Business Park, The Cliff, Ingham, Lincoln, LN1 2WE

Opening Hours – Monday to Friday 08:30am to 5:30pm

Phone – 0344 3350381

Email – enq@magna-accident.co.uk

During and after the conclusion of the hire and repair period, your obligations under the hire agreement continue until the claim against the person who damaged your vehicle concludes. The provision of a comparable vehicle in some instances (prestige for example) is based on your own vehicle meeting criteria. You may be asked at any point during the claim to provide information and/or evidence in support of your claim for hire and repair, and it is the responsibility of the claimant to evidence the claim as requested. You will need to remain in contact with us and provide all necessary assistance where required to recover all losses on your behalf. You have a duty to ensure you do not prejudice the recovery of your claim with Magna.