

FAQs

Everything you need to know...



Specialists in Commercial Credit Hire

Magna is here to help, following your recent accident.

Who are we?

Magna Accident Services Ltd are a credit hire company and we provide a package of services after a non-fault accident.

We have been instructed to assist you with one or all of the below services:

- **Providing a temporary replacement vehicle, when your own is off the road**
- **Arranging and managing repairs to your vehicle**
- **Handling recovery of costs from the at-fault drivers insurer**

If required, 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.

This means you will not be disadvantaged, with regards to your mobility, as a result of the accident, and you will remain mobile in a comparable vehicle to your own.

If you rely on your vehicle for work, we'll keep disruption to a minimum and ensure you have a replacement vehicle to stay on the job.

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.** Rest assured, making a claim on your own policy does not imply that you are at fault; it is a practical measure to prevent delays while your claim is assessed and progressed. 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 if certain criteria is fulfilled, meaning you will not have an excess to pay to your insurers.

Our role is to:

- **Assess your claim**
- **Pursue the at-fault party's insurer**
- **Advise on the best route forward to ensure your claim is mitigated**



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.

It is important you understand that:

- The replacement vehicle provided is never promised as 'like-for-like' but you will be provided with one which is comparable to your own, and will be fit or purpose if used for work commitments.
 - The costs will incur in your name, and you are technically responsible for charges, it is important that you do not do anything to jeopardise our position or ability to recover these from the at-fault party.
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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 vehicle. 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 us or our repair network to pay the costs of the repairs.

By signing our agreements, you accept that you are responsible for the payment of the incurred credit hire and/or repair charges and that you are in need of a replacement vehicle.

As our services are 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.

Please remember that we rely on true and accurate information from you. Dishonesty or failure to provide correct information can seriously jeopardise our position, potentially leaving costs unrecoverable.

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 witness details, camera footage, or images from the scene.

Images of your vehicle damage, any Third Party vehicle damage and the scene of the accident can be sent via our **WhatsApp number 07483124921**, or via a secure link which can be sent to you. Images of damage can help our repair network understand the damage to your vehicle, but they can also help us understand and evidence if your vehicle is unroadworthy to enable us to authorise immediate hire, if required.

Once we are happy that the other driver is responsible for the incident, 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 at any time, please feel free to do so. When necessary, we will instruct a repairer to conduct an estimate or an engineer to assess the amount of damage caused to your vehicle.

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- **We understand how disruptive and stressful a road accident can be.**
 - **It's important to keep the overall cost of a claim under control, and we're here to help you do just that.**
 - **If you have any questions, we'll be happy to guide you through every step.**

Will the replacement vehicle be the **same as my own**?

Whilst we'd love to provide everyone with an exact make & model match for their replacement vehicle, it is almost impossible!

We will make every effort to provide you with comparable mobility and will discuss how best we can assist you, however we cannot guarantee the same make and model.

We subscribe to the General Terms of Agreement (GTA), which is a widely recognised code of conduct between insurers and Credit Hire companies.

The replacement vehicle provided to you will be supplied in accordance to the relevant GTA category.

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- **Vehicle type** (eg. Saloon/Estate, Hatchback, SUV)
 - **Engine Size**
 - **Transmission**
 - **Fuel Type** (Diesel, Petrol, Hybrid or Fully electric)
 - **Number of seats, doors and essential extras** (eg. Isofix points)

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- **Colour** (unless required by regulation - eg. with some Taxi's)
 - **The exact same make/model**
 - **Furnishings** (eg. Leather seats and interior)
 - **Music & entertainment systems** (Apple CarPlay or similar)
 - **Sat Nav Systems**
 - **Cosmetic Extras** (eg. Alloys)

If you do require anything extra - such as a towbar or roof bars, then please tell us.

We can also provide specialist mobility or large commercial vehicles.

We consider ourselves true vehicle experts, and we will work to ensure suitable mobility is provided as quickly as possible!

What we will need from you.

The sooner we receive the images of 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 ID. 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 from you during the 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.

How we can obtain documentation from you.

We require a copy of your Driving Licence, for the purposes of confirming insurance cover on the replacement vehicle.

We have tried to make it as easy as possible to send documentation to us, so have various platforms you can use.



We can send you a message on WhatsApp, so you can send copies of your documents straight from your phone.



We also use a web-based secure platform called XM SendSecure. This is a fully encrypted platform and can be used for sending any sensitive documentation



Email is also an option – if preferred, you can send your documents to: **documents@magna-accident.co.uk**

As part of our standard process for arranging insurance cover and managing claims, we use third-party identity verification services to validate the identity of clients, drivers, and other applicable individuals associated with a claim. These checks are carried out for the purpose of service provision, insurance indemnity, fraud prevention and detection, anti-money laundering compliance, and the protection of our assets. Identity verification may result in a soft search being recorded on an individual's identity or credit file, but this does not affect their credit rating.

We inform individuals of our use of third-party service providers and the sharing of personal information through our privacy policy and initial verbal declarations. Individuals have the right to withdraw consent to the transfer of their personal data to third-party verification providers. Where such a request is made, it will be recorded on the relevant file, and alternative methods of identity verification will be considered where reasonably practicable.

However, as we are required to comply with legal and regulatory obligations relating to anti-money laundering and fraud prevention, and because third-party identity verification is an approved identification method used by our insurers, there may be circumstances in which we are unable to provide services if adequate verification cannot be completed through alternative means.

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 which is convenient for you, and when 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, there is no fixed timeframe for this, and 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.

If your own vehicle is written off, then you can stay in the replacement vehicle for up to 7 days, following receipt of the pre-accident value amount agreed. Once you are made aware that your own vehicle is a total loss, it is sensible to consider what you are going to do about replacing it.

The maximum length of hire under one agreement is 12 weeks. If a period of hire is to exceed 12 weeks then you will have to sign a second hire agreement. You can end the hire at any time.

We can also end hire in certain circumstances: e.g. if we consider that you no longer require a hire vehicle, or if we do not believe we will recover our charges. The hire agreement terms and conditions covers this in full.

*If at any point you have no further need for the vehicle, **you must inform us.** Collectively, we have a legal duty to mitigate all costs incurred, so please ensure you speak to us should your circumstances change!*

What if I have a **problem with the hire vehicle?**

Magna is committed to ensuring that you always have suitable mobility. If you encounter any issues regarding vehicle suitability or experience a mechanical problem, please inform us as soon as you can. You will receive documentation containing a contact number from us or our hire supplier upon delivery, which you can use if you require assistance out of hours due to a breakdown or accident.

Your responsibilities.

(The important stuff!)

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, then 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.



Taking your own photos is always helpful!

Vehicles should be returned with the same amount of fuel as 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 suppliers we may have no control over the above, and you will be charged at cost.

Direct costs you are responsible for:

- **Fines, PCNs, speeding tickets**
- **Tolls** (eg. congestion charges)
- **Fuel, including ensuring the vehicle is refueled to the same amount prior to it's return** (or electric charging costs)
- **Damage caused during the hire period**
- **Any admin fees associated with the handling of the above list**

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. It is expected that VAT on repairs is paid to the bodyshop following completion of repairs.

What Happens if I have a **Personal Injury Claim?**

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.

If you would like help or advice about claiming for injury, then please ask your Claims Handler.

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 (ULR) agent. You are entitled to recover any unavoidable losses which you have incurred as a result of your accident, but which are not covered by your own insurance policy. Any losses need to be evidenced and proven 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, if you do not have another agent acting on your behalf in this regard.

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 hope you never do!)

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

Contact details:

Phone 0344 3350381

Email enq@magna-accident.co.uk

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

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 certain 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.