

HAVING YOUR VEHICLE REPAIRED

If the vehicle is driveable

During business hours call the nearest Lumley Insurance office (listed on the back page). They will direct you to a conveniently located Lumley Insurance Repair Network repairer. The Network repairer will arrange all the paperwork and take care of the repairs. If the accident has occurred outside business hours call Lumley Insurance Accident Assist.

If the vehicle is not driveable

Call Lumley Insurance Accident Assist who will arrange for the vehicle to be towed to the nearest Lumley Insurance Repair Network repairer. The Network repairer will arrange all the paperwork and take care of the repairs.

If there is no damage to your vehicle

Complete a claim form, **in full**, and post/fax it to the nearest Lumley Insurance office.

Claim form

It is important that you complete all questions, in full, on the claim form. This will ensure quick processing of your claim.

Leave the claim form with the repairer or send it to your nearest Lumley Insurance office.

When your vehicle is returned

When your vehicle has been returned from the repairer, please check that:

- all accident damage is repaired
- all doors, the bonnet and the boot are aligned to pre-accident condition
- the paint finish is even and matched
- all lights and electrics are working
- all fluid levels are correct (brake, oil, radiator, etc)
- the alarm is functioning (if applicable)
- both the interior and exterior of the vehicle are clean.

GENERAL ENQUIRIES

Should you have any questions regarding an accident or your insurance policy, please contact your nearest Lumley Insurance office.

Adelaide: Phone (08) 8228 1700 Fax (08) 8228 1777

Brisbane: Phone (07) 3307 4800 Fax (07) 3307 4899

Canberra: Phone (02) 6279 0333 Fax (02) 6279 0330

Darwin: Phone (08) 8946 4600 Fax (08) 8946 4666

Launceston: Phone (03) 6345 4700 Fax (03) 6345 4711

Melbourne: Phone (03) 8627 4333 Fax (03) 8627 4312

Newcastle: Phone (02) 4925 7500 Fax (02) 4940 0295

Perth: Phone (08) 9220 8222 Fax (08) 9220 8251

Sydney: Phone (02) 9248 1111 Fax (02) 9248 1122

Townsville: Phone (07) 4722 6000 Fax (07) 4724 4398

LUMLEY INSURANCE REPAIR NETWORK

For a complete list of repairers in Lumley Insurance Repair Network go to www.lumley.com.au

EMERGENCY SERVICES

If serious injury has occurred dial "000" for emergency services

000 calls are free on all mobile phones.

Many newer digital phones require the user to dial 112, the international standard emergency number.

Consult your carrier if you would like confirmation on how to access the 000 emergency network.

For non-emergencies, please contact Lumley Insurance Accident Assist on 1800 652 256.

LGI MB1 (06/09)

what to do at the scene of an accident

A motor vehicle accident is something many drivers will unfortunately experience.

Remaining calm and being aware of what to do at the scene of an accident will help to prevent further injury, reduce frustration and inconvenience and ensure the repair process is carried out with a minimum of vehicle downtime.

As a valued client, you have access to Lumley Insurance Accident Assist and the Lumley Insurance Repair Network.

Freecall 1800 652 256 for Lumley Insurance Accident Assist.

Lumley Insurance Accident Assist can:

- arrange for the damaged vehicle to be towed to the nearest Lumley Insurance Repair Network repairer
- arrange for the driver to be returned to their office or residence
- arrange a claim form.

Lumley Insurance Repair Network repairers can:

- arrange priority damage assessments and repair approval
- promptly carry out quality repairs
- arrange to have the repaired vehicle returned to the driver
- provide a guarantee of all repairs (backed by Lumley Insurance).

These services are provided as part of your Lumley Insurance Motor Fleet Policy.

AT THE ACCIDENT SCENE

Police

Australian States and Territories have different laws outlining when it is necessary to contact police in the event of a motor vehicle accident.

NSW: Contact the Police immediately if any vehicle requires towing, if alcohol is involved or if someone is injured.

ACT: All accidents must be reported to the Police within 24 hours.

QLD: Contact the Police immediately if a personal injury has occurred or the damage is greater than \$3,000.

NT: All accidents must be reported to the Police within 24 hours.

VIC: Contact the Police immediately if any vehicle requires towing, if alcohol is involved or if someone is injured.

TAS: Contact the Police immediately if any vehicle requires towing, if alcohol or illegal substances are involved, if someone is injured or someone becomes violent.

SA: All accidents must be reported to Police within 24 hours unless there is no personal injury and the combined damage is less than \$1,000.

WA: All accidents must be reported to Police within 24 hours unless there is no personal injury and the combined damage is less than \$1,000.

Although the above outlines the law for your particular State or Territory, it is good practice to contact the police within 24 hours of any motor vehicle accident, regardless of the size or circumstance.

Injuries

One of the first things you must assess at the scene of an accident is whether anyone is injured.

If serious injury has occurred DIAL "000" immediately.

In the meantime, render all possible aid to the injured party.

To avoid further harm, never move seriously injured people unless there is a greater risk to their safety by leaving them where they are. Instead, wait until trained help arrives.

To avoid personal injury, try to stand off the roadway when discussing the accident.

Other vehicles and witnesses

Write down full details of any other driver or vehicle involved in the accident, as well as all witnesses.

To make this easier for you, we have provided a checklist in the wallet card provided in this glove box kit.

Liability

Do not admit liability or offer payment to any other party concerned.