



Accident management

managing accident risk

FLEET*support*
GROUP



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Introduction

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When an accident occurs it's reassuring to have an effective, efficient and experienced accident management procedure in place as well as being able to access effective risk limitation advice and support.

Our Accident Risk Management (ARM) team focus around the needs of your drivers, getting them back on the road as soon as we can and providing access to our services through one number which is open 24 hours a day, every day of the year.

From the moment our team take your driver's call we can control the repair and claim process. We work to get your vehicle back on the road as soon as possible, to get the driver on their way again and to do all this to a cost level you would expect. This means your driver is not delayed in completing any paperwork as part of the claim process and does not need to worry about anything so can get on with their work.

We have solutions that cover a wide range of services, which include: vehicle recovery and repair; driver repatriation; uninsured loss recovery; third party claims handling; replacement vehicles; insurance claims notification.

All parties are kept up to date with progress by phone as well as online through our **FSG Interactive** website.

In addition we can provide support on effectively managing your motor risks through our **RiskMaster** programme which is available to both existing and new customers.

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Total claims support

all work is completed through our national approved specialist repair and bodyshop network

We ensure each vehicle is dealt with in the most appropriate way to manage your costs and offer the best choice to get a value for money solution for you.

Every vehicle accident follows a managed process approach that can include inspection, remote visual verification to validate repair costs, authorisation, cost management as well as total loss management where appropriate.

To control repair costs, estimates and images of the vehicle damage are received from which a repair decision and authorisation are made either by physical or desktop inspection. This can be made in-house if agreed which helps to minimise vehicle time off-road, repair delay and other intangible costs associated with having a vehicle off the road.

Vehicle repair work is completed through our national approved specialist repair and bodyshop network and all of their work is guaranteed.

Repair progress can be followed at any time using **FSG Interactive** which offers information on the vehicle damage and repair.

Our service can offer a fully outsourced accident and risk management solution and to ensure our high service standards are fully achieved we undertake periodical driver surveys to check service and repair satisfaction.



Always here to help

Regardless of the insurance cover you have we provide a first response incident reporting service which helps to get your driver moving again – fast.

Vehicle replacement

FSG's approved repairers network provide courtesy cars wherever possible. However, if you prefer we can also arrange a hire car to your specification through one of our rental company partners with whom we have negotiated competitive hire rates.

Vehicle repairs

FSG has developed a national network of approved bodyshops located throughout the UK who work to agreed standards and conditions. A full costed estimate is obtained from the repairer which is verified before any authorisation is given for repair. Nationally agreed labour rates come as standard as well as an invoice validation process to effectively manage your costs. Most of our repairers also offer a free collection and delivery or courtesy car service.

In-house engineers

Our experienced in-house engineers control and verify the method, type and materials used in the vehicle repair to effectively control costs whilst ensuring safety is not compromised through effective desktop inspection and photo imagery methods. This approach is supported by a network of independent engineers that undertake any physical inspections required and who work to agreed standards.

Off-road time

FSG effectively work with our repairer network to minimise off-road time to control costs and work to return vehicles to your drivers as soon as practical.

Flexible billing

Both financial and billing information can be organised and billed at either a group or division level or combination approach as you require.

Internet tracking

Our secure website **FSG Interactive** provides key information relating to individual claims and available to you free should you choose this service.

Third party claims intervention

Where liability is determined that the client is at fault then immediate contact is made with the third party to take ownership of the repair process, including the provision of a replacement vehicle.

Third party claims handling

Our service can also extend to a full third party handling role defending the client against all claims made by third parties.





Uninsured loss recovery

our in-house legal expertise is used to bring a speedy response to the claim

As soon as the incident is reported to the ARM team they identify if there is an uninsured loss claim which can include:

- *damages for personal injury*
- *cost of repair or written off value*
- *hire charges*
- *insurance policy excess*
- *recovery charges*
- *damages for personal effects*

The FSG uninsured loss recovery process then starts.

Our in-house legal expertise is used to bring a speedy response to the claim and can start with contact to the insurer to open up the negotiation process to establish liability.

We also use a national network of investigators, adjusters and solicitors to assist the recovery process and thereby minimise the claim cost by making a recovery from a responsible third party.

Where the ARM team identifies that a third party is not insured a recovery is progressed through the Motor Insurance Bureau (MIB) and where possible costs are still recovered.



Help when you need it

We realise you can need our help at anytime of the day or night, any day of the year – including holiday periods and Christmas day – so we have a team who are there when you and your drivers need them. We have a 24-hour, every day of the year telephone helpline which is always open to offer support, specialist help and advice at the right time.

Non-fault accidents

If an accident is considered to be non-fault, FSG can offer the facility of a like-for-like replacement vehicle at no cost to you.

Personal loss and damage

Where damage has been caused to personal possessions the ARM team will pursue for full compensation to ensure items can be appropriately replaced subject to insurance cover.

Europe-wide protection

Cover extends to non-fault accidents occurring in European Community (EC) countries provided our clients are UK resident and covered by our Uninsured Loss Recovery scheme.

Charges

Our ARM team can provide uninsured loss recovery either on a no-win, no-fee basis or at an agreed rate.





Risk management

monitor ongoing driver performance by continuously feeding in accident and maintenance data

Effective controls to mitigate and manage risk are increasingly becoming a factor in today's world. At FSG we have a RiskMaster solution that can help.

At FSG we want to help you understand your legal obligations and to help you with this we have put together some questions for you to consider:

- *are all your drivers competent and legal?*
- *do all your drivers drive in a way to ensure they do not put themselves and others at risk of accident?*
- *are all your vehicles fit for the purpose for which they are used, and do they contain appropriate safety equipment?*
- *are all your vehicles safe to drive, maintained to an appropriate standard with daily, weekly and other checks always undertaken?*
- *do all your drivers effectively plan routes and realistic schedules?*

Remember the law requires you to consider these as well as many other aspects of road safety and risk management.

Our ARM team can help you gather important driver and vehicle information which is analysed to establish the competence of drivers, vehicle condition and highlight any potential danger areas.

The **RiskMaster** programme is used to monitor ongoing driver performance by continuously feeding in accident and maintenance data to create a personal Driver Operating Life Report. This report highlights drivers who pose a potential risk and allows you to take remedial action.



Fleet audit

We can offer all existing and potential customers a Fleet Audit to identify repair trends that are analysed to identify cost savings to you.

Insurance renewal

The Fleet Audit also helps you evaluate claim types and numbers so a clear understanding of your claim experience can be obtained. This information is useful at insurance renewal time allowing you to confidently discuss competitive insurance terms and excess levels.

Effective reports

Through our range of targeted reports we can help you identify key performance areas within your business. Our reports can cover a range of key subjects including: accident types; repeat offenders; off-road data; vehicle costs per type; driving and incident analysis.

Management tools

Using our reported information together with other key data we can help you analyse fleet performance to understand and interpret trends. Much of this information can be viewed through **FSG Interactive** and discussed in more detail with our ARM team to produce clear recommendations from which positive action can be based.

Effectively managing risk

We can help you apply our established risk management techniques to reduce your risk exposure through both risk mitigation and reduction putting you back in control of your business.

Leading in driver safety

Our **Permit to Drive** solution, part of the **RiskMaster** programme allows you to develop a complete profile of your drivers. Through maintaining a continual accident and maintenance record of your drivers an individual driver profile can be established and a Driver Operating Life Report created. This process allows you to issue your drivers with Permits to Drive and enables you to identify improvement areas for drivers to which appropriate training can be matched. The service offers value to you through cost savings in training and hopefully lower accident rates.



The ARM team

*dedicated to
delivering an
exceptional service
to all of our
customers*

At FSG our ARM team are dedicated to delivering an exceptional service to all of our customers – old and new alike.

Working together, the team has developed an integrated approach to ensure an effective solution is offered every time to you and your drivers.

This approach gives clear benefits to your organisation, including:

- *effective cost management of repair and other costs*
- *selection of appropriate repair methods*
- *support for your driver – getting them moving again quicker*

As always, FSG are again taking the lead, being different and offering you, our customer a more comprehensive accident management and repair solution.





Who to contact

FSG are here to help – we can work with you to support your in-house teams, provide a fully out-source solution or a combination of these services based around your individual needs for accident and risk management services.

With our extensive experience we have developed a range of effective solutions that not only meet your needs today, but also remain focused on the future to offer you a longer-term view.

Choose FSG because:

- *we help you identify cost savings and effectively manage costs on your behalf*
- *we don't compromise on safety*
- *we have many years of experience we can share*
- *we provide solutions relevant to your needs*
- *you deal with people in our business and we deliver on your requirements*

Contact us today to discuss your organisation's accident and risk management needs and see how we can help:

Telephone **08700 738 738**

Email **sales@fsguk.com**

Internet **www.fsguk.com.**





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Please note that in the interests of customer care, all telephone calls are recorded

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