

Loss prevention standards

Requirement to Declare At-work Driving Incidents to Personal Motor Insurance Company

‘Have you had any motor accidents, incidents or losses in the last 4 or 5 years?’ is one of the questions generally asked at the inception or renewal of your personal motor insurance – and it is important to answer accurately.



Requirements to Declare At-work Driving Incidents to Personal Motor Insurance Company



Introduction

When you have a driving-at-work accident in a company vehicle, the claim will be managed by your company insurance. However, you will need to disclose details of the accident/incident to your insurer if you have a personal motor insurance policy.

Insurers require you to disclose all driving accident information in order to calculate your risk as a driver. If you do not disclose all incidents, including road collisions, fire, theft, and malicious damage claims – regardless of whether the vehicle you were driving is yours or was supplied by your company – you could be found to be withholding information.

Although an incident that occurs when driving your company vehicle would not impact your no-claims discount for your personal motor insurance, it would be taken into account when calculating your premium.

Failure to inform your personal motor insurer of a driving incident could result in any future claims on your personal motor policy being rejected. Your personal motor insurance policy could even be declared null and void, making it harder for you to obtain cover in the future.



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