

## **UNINSURED LOSS RECOVERY - FAQs**

### **What is Uninsured Loss Recovery ('ULR')?**

ULR refers to financial losses arising from a motor accident. These are losses that are not covered under your standard motor insurance policy.

### **What kind of losses would this include?**

This could include losses such as insurance policy excess, vehicle hire charges, travel costs, damaged items etc.

### **I have some losses following an accident, what can I do?**

If you were not at fault for the accident, you may be able to claim back your losses against the responsible person or their insurance company.

### **I'm not sure who was to blame?**

Figuring out who is to blame for an accident is not always straightforward, especially if neither side admit liability. Various factors may have to be considered and in some situations both parties might share some apportionment of blame. However the most important thing is to first establish the **facts** of the accident in as much detail as possible. Photographs and diagrams of the accident and road layout will all help. In addition, if there are any witnesses who can help clarify the facts this will be useful.

### **How do I pursue a claim?**

You will need to obtain as much information as possible about the other driver/rider such as their name, address, vehicle registration and insurance details. Even if you do not yet know the full extent of your losses it is advisable to contact all parties and any witnesses involved to exchange information.

You should then write a letter to the other driver and their insurance company providing full details of your claim as follows:

- Time, date, location of the accident.
- Details of the drivers and vehicles involved.
- Explain your version of events and why you hold the other driver/rider responsible.
- Details of your losses. List each item and how much you wish to claim.
- Provide supporting evidence. Witness details, photographs, diagrams as well as documentary evidence in support of your financial losses.

### **What if my claim is disputed?**

First try to find out the reasons for the dispute and ask yourself whether there is any common ground, for example whether you are able to agree with any of their disputes. Ask the other side to clarify their stance if necessary. Do not feel obliged to give up immediately and be prepared to negotiate with the other side.

**What if the other driver was not insured?**

Direct your claim to the Motor Insurers Bureau. Full details can be found at [www.mib.org.uk](http://www.mib.org.uk)

**Can I take legal action?**

If you feel you have a strong case and that the other side are wrong to dispute your claim, then yes, legal proceedings via the small claims procedure is an option to consider. There may be a court fee to start your claim.

There are various guidance articles available on-line giving details on the small claims procedure. For example: [www.citizensadvice.org.uk/law-and-rights/legal-system/taking-legal-action/small-claims](http://www.citizensadvice.org.uk/law-and-rights/legal-system/taking-legal-action/small-claims)

Claims can even be pursued online. For more information go to [www.gov.uk/make-court-claim-for-money/overview](http://www.gov.uk/make-court-claim-for-money/overview)

**Will I need a solicitor?**

If you were not injured, a solicitor is not essential. You are entitled to contact a solicitor if you wish however legal costs are likely to apply.

**What if I was injured in the accident?**

If you were injured it is highly advisable that you do contact a specialist solicitor who will be able to help you. If you were injured please contact us immediately as we will be able to provide you with access to a personal injury solicitor on a no-win-no-fee basis.