



## **CITROËN ACCIDENT ASSISTANCE – TERMS & CONDITIONS**

**Citroën Accident Assistance is carried out by S&G Response Limited. S&G Response is authorised by the Financial Conduct Authority and regulated by the Claims Management Regulator in respect of Regulated Claims Management Activities.**

### **Accident Not Your Fault?**

In the unfortunate event of you having an accident that was not your fault, we'll get your vehicle recovered from the accident scene (if it's not driveable) and we'll manage the claim fully for you. We'll arrange a like for like replacement vehicle (if one is available) and manage the repairs to make sure your Citroën is repaired to the highest of standards at a Citroën Approved Accident Repair Centre with the minimum of disruption to your normal routine.

### **Accident Your Fault?**

In the event that the accident is your fault, we'll ensure your insurance company is informed and we will arrange for the vehicle to be recovered from the scene of the accident (if it's not driveable), and arrange for the repairs to be carried out at the Citroën Approved Accident Repair Centre closest to you.

You will be provided with a courtesy car if one is available; we will arrange for an estimate of the cost of the repairs to be prepared and will seek approval of this so that the repairs can get started without delay.

### **Hire Vehicle Terms & Conditions**

This section applies to you if the Accident was not your fault and you have been provided with a replacement vehicle.

On receipt of the hire vehicle, you will be required to sign our paperwork including a rental agreement which details the hire rates, which will be included in your claim against the other party. This agreement will also include what is known as a "mitigation statement" which you must read and also sign to indicate you have been advised of your duty to keep all your costs to the minimum.

It is very important to understand that you have a legal duty to keep all your costs to a minimum (this is called "mitigation"). You should only accept a replacement vehicle for the period your vehicle is off the road due to the accident related damage only.



## **Fuel**

You need to return the vehicle with a full tank of petrol to avoid being charged for the fuel used to return the hire vehicle.

Our contact number of our Customer Service Department for you to call to arrange collection of the vehicle is 0800 072 7272 between 8.00am – 6.00pm Monday – Friday, and 9.00am – 12.30 pm Saturday.

## **Insurance provided by Citroën Accident Assistance**

We will insure you for all the amounts you may be legally liable to pay for as a result of any accident involving your hire vehicle and for loss or damage to your hire vehicle.

We will cover you and any additional drivers at no extra charge, however we must have all the details of any additional drivers and you and they must meet our insurance criteria. If we are unable to insure you and or any other additional drivers due to restrictions on our insurance, you will be asked to provide your own insurance.

## **Client's own insurance**

If we are unable to insure you, we will ask you to insure the hire vehicle under an extension of your own insurance, therefore the same terms and conditions will apply to the hire vehicle as they do to your own vehicle.

## **Vehicle Repairs**

Citroën Accident Assistance uses a network of Citroën Approved Accident Repairers to repair your damaged vehicle. This means they have competent Citroën Trained Technicians and use recognised Citroën methods, material and equipment to ensure each repair is carried out to the highest standard. Any accident repair work they complete is guaranteed for 3 years and all replaced parts are Citroën original.

If your damaged vehicle is in storage and incurring charges, please arrange for its removal as soon as possible. Any excessive storage charges will not be considered by the insurance company and will be your responsibility. If you are unable to arrange removal to a place of free storage please call us so that we can discuss this matter further.

## **Vehicle classified as a Total Loss**

An independent motor engineer will inspect your vehicle and decide whether repairs can be agreed. If the engineer believes it is uneconomical to repair your vehicle, (repairs would cost more than the vehicle's value), they will declare it a total loss and provide a valuation of the vehicle. They obtain the valuation figure by researching market trends, car value guides and take into account the condition of the car before the incident including the bodywork, mileage and interior. S&G Response will pass the report to the insurer for payment. Should you accept the insurer's offer, you are entitled to the use of the hire vehicle for up to 5 days after either you or your representative receive the settlement cheque. Should you disagree with the valuation, the following options are available:

1. Reject the valuation and dispute the amount offered.

In this instance we will withdraw the hire vehicle as the costs cannot be recovered.

2. Accept the figure offered as an interim payment, pending a dispute, which would allow you to keep the hire vehicle for up to 5 days following receipt of the settlement cheque. You will need to instruct an independent engineer to compile a report on the pre-accident value for your vehicle. Should the engineer you appoint recommend an increase, we will investigate the value and cover the cost of your report.

If there is any assisted or Hire Purchase Agreement on your vehicle, it is your responsibility to settle any outstanding finance directly with the relevant company.

Please note that if the valuation does not meet the outstanding balance, you will need to pay the remaining amount to complete your Agreement with them. These costs cannot be recovered from the third party insurer.

Once the repairs to your own vehicle are complete and it has been returned, you **MUST** contact us to arrange collection of the hire vehicle. Failure to do so could result in you being invoiced for the additional hire charges.

The contact number of our Customer Service Department for you to call to arrange collection of the vehicle is: 0800 072 7272 between 8.00am - 6.00pm Monday – Friday, and 9am – 12.30pm Saturday.

When a vehicle is assessed to be beyond economic repair, all insurers report the extent of damage to the DVLA and the Motor Insurers Anti-fraud and Theft Register (MIAFTR).

If the cost of repairs to your vehicle exceeds its market value, but it can be repaired, you should contact the DVLA if you wish to return it to service. They will require a Vehicle Identity Check (VIC) at one of their approved centres before they issue a new registration document.

The new registration document will be marked 'Accident Damage' and this information will be available to any prospective buyer and should be declared by you if you sell the vehicle, which will therefore have a restricted value, even after repair.

For further details you should contact DVLA direct or visit their website at [www.dvla.gov.uk](http://www.dvla.gov.uk)

## **Salvage**

When your vehicle is a total loss it remains your property and responsibility. If the damage to the vehicle results in it being classified as dangerous to return to service, you must arrange to dispose of your vehicle via a recognised agent. They will give you a Notice of Destruction to prove the vehicle has been destroyed.

Citroën Accident Assistance will pass your details to our preferred salvage agent to discuss the possible removal of the damaged vehicle. If you do not wish to accept their offer to remove the vehicle, you are responsible for its safe disposal.

Please ensure your vehicle is insured and taxed correctly until the salvage agent collects it. You will need to ensure the tax disc and all personal items are removed prior to collection.

If your vehicle is in storage and incurring charges, please arrange for its removal as soon as possible. Any excessive storage charges will not be considered by the insurance company and will be your responsibility.

If there is any Assisted or Hire Purchase Agreement on your vehicle, it is your responsibility to settle any outstanding finance directly with the relevant company and you must tell them you intend to dispose of the salvage.



### **Personalised Registration Numbers**

If your car has a personalised registration number and you wish to retain it, please contact the DVLA immediately to arrange a Retention Certificate. It is important that you advise the salvage company of your intention so they can delay disposal of the vehicle. The DVLA will issue a new V5 Vehicle Registration Document with a replacement registration number, which you will need to send to the salvage company.

If you have advised them that you are retaining your personalise number, they cannot dispose of your vehicle without the new registration number.

Please note that if the number is not transferred within 6 weeks, the salvage company will dispose of the car and personalised number. This means that you will not be able to use this registration number in the future.

### **Preventing Fraud**

Like many Credit Hire Organisations, Accident Management businesses, and Insurers we pass information relating to claims to the Netfoil database operated by Hill Dickinson LLP. The aim is to help us check information provided and also to prevent fraudulent claims. We will pass information relating to this incident to Netfoil and in dealing with this incident we may search the Netfoil database.

### **Privacy & Security**

This should help you understand how we collect, use and protect your personal information.

### **How we will use your information:**

Handling your claim

Fraud prevention and detection

Verifying your identity when required

### **Who we can speak to:**

We will only speak with the vehicle owner or person notified to us as being involved in the incident. We cannot discuss your case with your spouse, partner, parents or other representative unless we have your permission. This can be given either in writing or by telephone.

### **Disclosure**

We may disclose information about you or your case:

To your own insurer and where applicable to the insurer of the person responsible for the accident;

In the event we reorganise our company or are sold to a third party, in which case any personal information we hold about you may transferred;



To deliver the service we agreed to provide we will need to disclose your information with our appointed representatives. These may include but are not limited to repairers, engineering and car hire firms; and to Citroën UK Ltd

### **Access to your information**

You can write to us at any time for details of the personal information that we may hold about you.

Please write to Citroën Accident Assistance, St Ann's House, Parsonage Green, Wilmslow, Cheshire, SK9 1HG. We will need you to confirm your identity by providing two forms of identification, e.g. a copy of your driving licence, passport or other document containing your signature, and a recent utility bill that confirms your address.

### **Comments & Complaints**

At Citroën Accident Assistance we aim to provide first class customer care. However, we understand there may be times when things go wrong. When this happens, we would like you to tell us, as we are committed to resolving issues promptly. We will always do our best to resolve any complaint in a fair and open manner.

You can contact us in the following ways:

Citroën Accident Assistance Scheme

c/o S&G Response Limited

St Ann's House

Parsonage Green

Wilmslow

Cheshire

SK9 1HG

T: 08000 72 72 72

E: [citroenaccidentassistance@sandgresponse.co.uk](mailto:citroenaccidentassistance@sandgresponse.co.uk)

Please quote our reference number and where possible enclose copies of any relevant correspondence.

This service is carried out by S&G Response Limited on behalf of Citroën Accident Assistance. S&G Response is authorised by the Financial Conduct Authority and its registration is recorded at <https://register.fca.org.uk>

S&G Response is regulated by the Claims Management Regulator in respect of Regulated Claims Management Activities CRM 22011

Our complaints procedure can be found at <http://www.sandgresponse.co.uk/site/contact-2/complaints-procedure/>

Registered Office: St. Ann's House, Parsonage Green, Wilmslow, Cheshire, SK9 1HG.