



Contents



1. Choosing a repairer

In the majority of claims Bingle will choose your repairer for you and direct you straight to that repairer to start the repairs on your car. You do not need to get any quotes unless directed by Bingle.

2. Deciding 'who was at fault' in an accident

Regardless of how the accident happened, you should login and lodge your claim. All Bingle customers have an excess on their policy that needs to be paid at the start of the claim, regardless of whether the claim was your driver's fault or not. In some circumstances Bingle will later refund your excess.

3. Excess payment

All Bingle customers have an excess on their policy that needs to be paid at the start of the claim, regardless of whether the claim was your driver's fault or not. The excesses that apply to your policy will be shown on the most recent of your car insurance schedule and your renewal notice.

4. Excess refund

Bingle only refunds your excess if they agree that the driver of your car did not cause or contribute to the accident, and you provide them with:

- the responsible party's name and address
- the registration number of any motor vehicle involved, and Bingle are successful in recovering the amount they've paid under the claim.

5. Lifetime Repair Guarantee

The quality of workmanship, any sublet repairs and the materials authorised by Bingle in the repair of your car will be guaranteed for the life of the car. Safe.

6. Making a claim online

Telling Bingle about your claim is easy and straightforward. Many companies make the process of making a claim complicated with lengthy forms to fill in and endless questions and approval processes. But it's not as hard as they make out. Simply login and select 'Go to claims', then follow the prompts.

The majority of claims are for minor damage, such as a car park incident or a bump in the rear. They're an annoyance and an inconvenience, and you just want to get your car fixed and get on with things quickly.

Bingle will ask you all the questions it needs to know about your claim; what happened to your car, details of the drivers and cars that were involved, details about the property that may have been damaged and whether your car needed towing. Then they'll get you off to a repair shop to look after your car.

Sometimes your circumstances may be more complicated and you need more help from Bingle to manage your claim. In these cases Bingle will get in touch with you and will work together with you to ensure that your claim experience with Bingle is as stress free and efficient as possible.

7. No claim forms

You just login to Bingle, select 'Go to claims' and follow the prompts. Bingle will work out the best way to look after you when you need to claim under your policy. For some customers that means completing the details online. For other customers, where the claim may be more detailed, Bingle will contact you and work with you to get the claim information they need.

8. Notifying Police

You need to immediately report to Police the theft of your car or any malicious damage, including attempted theft. They will complete a Police report with you and give you a copy, or they will provide you with an event number. Bingle will ask for that report or event number from you.

If a person has been injured or a fatality has occurred Police must be notified.

9. Rental Cars

Bingle does not provide any type of rental car, either when your car is stolen or involved in an accident. This applies regardless of whether you were at fault or not.

10. Repairing your car

At Bingle we know that having your car repaired to your satisfaction is one of the most important aspects of your insurance. After all, the benefits of having a lower premium can quickly be forgotten if you have hassles with your repairs. That's why Bingle use their access to extensive repair experience to select approved repairers who are not only competitive, but also have a proven track record for the quality of their work. Bingle also backs the repairs it authorises with a Lifetime Repair Guarantee.

In remote areas not covered by Bingle's approved repairers, they arrange the repair of your car in consultation with you.

11. Responsibilities to the other driver after an accident

You or the driver of your car needs to give the other driver your details such as your name, address, car details and the name of your insurance company. You should then contact Bingle at your earliest opportunity. Bingle will work with all parties involved in the accident and make sure your car is repaired as quickly as possible.

12. Stolen car

Your Bingle policy covers your car for theft.

If your car is stolen, you need to report the theft immediately to the Police. They will complete a Police report with you and give you a copy, or they will provide you with a policy event number. Bingle will ask for that report or event number from you.

To lodge your theft claim, simply login, select 'Go to claims' and follow the prompts. Bingle will help you understand what takes place after a theft. If your car is found within 14 days, is repairable, and they are satisfied that your claim is in order, Bingle will get it repaired.

If it is not found within 14 days, and Bingle are satisfied your claim is in order, they declare your car a write off and pay the amount covered.

13. Stolen car recovered

In the majority of theft claims, the car is found. Ordinarily the Police will ring you to let you know your car has been found and advise you to go and collect your car.

Be careful when doing this.

Always check that no sharp objects have been left in the car. If you are uncomfortable with getting in your car and driving it, organise a tow. Bingle never wants you to drive a car if you don't feel safe. Tell the towie you're insured with Bingle and they will take the car to a place of safety. Then contact Bingle to let them know your car has been found and Bingle will take care of your car from there.



14. Towing

Bingle's policy covers the reasonable cost of towing your car to the nearest repairer or place of safety if it is damaged and cannot be safely driven.

The tow truck driver at the scene of the accident will give you their details and let you know where they will take the car (usually to a holding yard). Bingle will then ask for this information when you tell us about your claim.



15. Uninsured driver

Bingle only sells a comprehensive car insurance policy, which means you will have adequate cover for damage to your own car and can always claim through Bingle. Bingle will look after your car and deal with any other insurance company or uninsured driver, should the other driver involved have no insurance. You don't have to worry about managing the difficult parts of your claim, Bingle looks after that for you.



16. When your car cannot be repaired

Sometimes cars are so badly damaged that they would not be either safe or economical to repair. If, in Bingle's opinion, the damage to your car is so great that it would not be safe or economical to repair, Bingle will declare your car a write-off or a total loss and pay the amount covered.



17. Write off or total loss

A write off or a total loss is 'insurance speak' for when your car is so badly damaged that it wouldn't be safe or economical to repair, or it's been stolen and not recovered. When this occurs and Bingle is satisfied that your claim is in order, they will declare your car a write off and pay the amount covered.



18. Your legal obligations after an accident

You must stop if you are involved in a car accident. You must provide your name, address, registration number and the name of your insurance company to the other driver or drivers involved.

It's easy to remember your insurance company when you are insured with Bingle.

