



Motor Insurance Claims Service Charter

As an Insured, you can expect the following service from the BF&M claims department after a claim is recorded and accepted.

- Telephone calls to the department will be answered promptly. In the event of the Insured having to leave a voice message this will be responded to within one working day.
- The Insured understands that the claim must be officially recorded and accepted before BF&M can commit to any course of action.
- If Police attended we require a copy of their initial report.
- BF&M must be given the opportunity to examine the license of the driver of the Insured's vehicle at the time of the accident. Photo or video evidence of damages can expedite the approval process.
- We expect the Insured to obtain two quotes for all repairs likely to exceed \$2,500
- Inspection of vehicle within one working day (if convenient to you), at the location of your choosing.
- The repair estimate will be decided by BF&M although Insured has the option to select garage of their choosing (and pay any extra costs).
- Authorisation of repairs within one working day of our agreeing repair methods and costs with you and the repair garage.
- On collection of vehicle, Insured will sign satisfaction note (if repairs acceptable) and pay to the garage the policy deductible.
- Payment of repairs direct to garage (less the policy deductible).
- Write off or cash settlements to be paid to Insured within one working day of agreeing the settlement.
- If there is another party legally liable for the damage to the Insured's car, BF&M will attempt recovery not only of BF&M outlay but the policy deductible paid by the Insured.
- N.B. Deductibles are payable if a claim is made under the policy irrespective of legal liability for the accident.

Contact the BF&M Claims Team at +1 441 295 5566, ext. 1005 or submitclaim@bfm.bm

24/7 Roadside Assistance hotline: +1 441 298 0247

