



Motor Claims

As an Insured you can expect the following service from the BF&M claims department after the claim has been officially recorded and accepted.

- Inspection of vehicle within one working day (if convenient to you) at a location of your choosing.
- Authorization of repairs within one working day of our agreeing repair methods and costs with you and the repair garage.
- 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).
- 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 a lender's interest noted on the policy any cash settlement will include the lender's name.
- Telephone calls to the department to be answered promptly. In the event of the Insured having to leave a voice message this will be responded to within one working day.
- 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.
- The insured understands that the claim must be officially recorded and accepted before BF&M can commit to any course of action.
- 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.
- If Police attended we require a copy of their initial report.
- We expect the Insured to obtain two quotes for all repairs likely to exceed \$2,000.
- On collection of vehicle, Insured will sign satisfaction note (if repairs acceptable) and pay to the garage the policy deductible.

N.B. Deductibles are payable if a claim is made under the policy irrespective of legal liability for the accident.

Contact BF&M claims:

Tel: 295-5566 ext 1005 Fax: 295-8647 Email: gencoclaims@bfm.bm

If you have a complaint about the service you have received from Genco claims please contact us by one of the following methods.

Tel: 298-0303 Fax: 295-8647 Email: gencoclaimscomplaints@bfm.bm

BF&M General Insurance Company Limited

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