

## Insurance FAQ's

### I've been involved in an accident, what should I do?

As soon as practicable you should notify one of our claims handlers of the incident and provide them with a completed Motor Accident Report Form.

Contact details for our claims handlers' contact details can be found in the pocket guide.

### Can I drive my company vehicle in Europe?

Subject to prior approval from a Brand Director or equivalent (see company guidelines [here](#)) you may be able to drive your company vehicle in Europe.

You will require a Green Card to drive in all 27 EU Member States plus Andorra, Bosnia & Herzegovina, Iceland, Liechtenstein, Norway, Serbia and Switzerland.

To request a Green Card please provide the below details to Chris Gow via email ([chris.gow@listers.co.uk](mailto:chris.gow@listers.co.uk)) as soon as possible before your trip. **If a Green Card can't be obtained then you may not be authorised to travel.**

- Evidence of appropriate authorisation obtained
- Driver name(s)
- Travel start date
- Travel end date
- Vehicle registration number
- Make of vehicle
- Category of vehicle

### When should a tracker be fitted to demonstrators/loan vehicles?

**ALL** company vehicles with a list price over **£75,000** must be fitted with an AX Covert Vehicle Tracker, which has received Thatcham S7 accreditation. The AX Covert Vehicle Tracker should also be fitted to any model that could be thought of as being 'desirable' or susceptible to theft (e.g. Type R, RS, S, MSport, Cupra, GTi, F-Type etc.).

**ALL** company vehicles with a list price over **£120,000** must be fitted with a tracker that complies to Thatcham S5 accreditation, whether that be Manufacturer fitted as standard or otherwise.

### One of our vehicles has been stolen, what should I do?

Firstly you should notify the police of the stolen vehicle. Once this has been done then you will need to notify our insurers by completing and sending the MotorTheft Report Form to one of our Claims handlers

### Was the vehicle a courtesy car booked out using DCML?

If so then please follow DCML claims reporting process within Dealer Car Manager system.

### How does the excess on our policy apply?

Our insurance policy carries an excess of £5,000 which applies to damages only to Listers vehicles or property. This means that for fault claims we will be liable for all repairs costs up to the £5,000 limit. Costs in excess of this limit will be settled by our insurers. In the event of a non-fault claim our insurers solicitors will attempt to recover our excess. Any repair costs to third party property will be settled by our insurers as part of the claim.

### What should I do with the V5 and spare key if our vehicle has been deemed a write-off?

The salvage and title of the vehicle will now pass to Allianz Insurance. If the vehicle is still on site, a salvage agent will be appointed to arrange uplift of the vehicle.

Please forward the vehicle registration document (V5c), MOT certificate (if applicable) and spare keys as a matter of urgency to:

Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

This is so the vehicle salvage can be disposed of in a safe and legal manner. It is your responsibility to declare the vehicle SORN to the DVLA and confirm that the Road Fund Licence has been surrendered.

### We have a customer/staff member that has previously been banned from driving, are they able to drive our vehicles?

Before such drivers can be insured to drive our vehicles (or customers vehicles under our responsibility), we must see their updated licence at the end of the ban period (with a copy sent to [licences@listers.co.uk](mailto:licences@listers.co.uk)) and get clearance from our insurers.

### Can a member of staff with no driving licence or only a provisional licence accompany a customer on a test drive?

Yes, in this respect he/she is no different to any other member of staff. Should the customer "bail out" then the employee will need to phone the dealership to get someone with a licence out to the vehicles to drive it back to the dealership.

### What is our minimum acceptable limit of subcontractor's liability insurance?

Wherever possible you should try and get subcontractors to carry a limit of £5m. However as some of these will only be small businesses that may not have a limit of £5m you should ask for £2m as an absolute minimum.

### Are external valeters covered on our vehicles or customers vehicles in our possession?

Subcontracted valeters are acting as our agents whilst driving vehicles owned or consigned to ourselves or whilst driving customer vehicles and are covered under the company insurance policy. This being the case we should follow the same rules that apply to our employees namely to check the valeter has a current driving licence and draw Howden's attention to those with poor endorsement history.

### Can I tow a caravan/trailer using a company vehicle?

With the prior approval of a Director, you may be entitled to tow your own caravan or trailer using a company vehicle. The caravan or trailer (and its contents) however will **not** be covered under Listers Group policy and you will need to arrange your own insurance cover.

### What are the criteria for displaying vehicles away from premises at Marketing Events?

The acceptance criteria for cover to be automatically provided for vehicles displayed for marketing purposes at other sites e.g. supermarkets, shopping centres, sporting venues:

- 10 Vehicles maximum
- £500,000 total value of vehicles maximum
- 7 day maximum event duration
- Keys to remain with Listers staff during the event and kept at the dealership overnight
- **Howden should be notified of every event**, whether or not it falls within the acceptance criteria, at least 7 days beforehand
- Any event falling outside the acceptance criteria must be authorised by Tony Dadd and the Franchise Director in addition to being referred to Howden

If it is not possible to comply with any of the above please refer to your Howden contact.