

Noel Baker response to Provisional Findings report

Please may I offer my experience of a car insurance claim as an example of the issues we consumers face when negotiating the minefield of car insurance.

In December 2011 a van belonging to the Iceland Frozen Food Supermarket came from a side road and damaged my car, a Volkswagen Golf.

The damage was quite extensive; however as the damage was to the steering mechanism, due to heavy impact on a wheel, it was not immediately obvious.

My Insurance Company, Ecclesiastical Insurance, put me in touch with a Claims company who acted on my behalf.

The claims company arranged for me to be provided with a courtesy car, the nearest available equivalent standard to my own car. As my car had an automatic gearbox the nearest suitable available at the time was a much larger car, a Volkswagen Passat Estate Car.

After a considerable interval the Iceland Company's Insurance Company, Aviva, offered a knock for knock settlement. This was refused because I was not responsible in any sense for the accident.

The Claims Company, in the fullness of time, arranged for the issue to be dealt with within a Court of Law. Aviva responded by sending a letter threatening to counter-charge me with a string of accusations. I have attached the counter claim with which I was threatened.

As I had taken photographs proving that I was stationary at the point of impact the Claims Company issued a summons; and, less than a week before we were to appear in court, and eleven months after the accident, Aviva paid in full with interest added in November 2012.

There are two points I would wish to convey to the Commission.

1. **The integrity of large Insurance Companies cannot be assumed.** Aviva set out to bully me, a 75 year-old pensioner, into accepting far less than the amount for which they were responsible. In that endeavour they were prepared to ignore the photographic evidence they had been in possession of since just after the accident, that is – Aviva were prepared to be blatantly dishonest.

2. **Had I not had the support and guidance of a Claims Company I would not have been able to ensure Aviva shouldered their responsibility in the matter.** I would have therefore lost my no claims bonus and had to pay a considerably higher insurance premium, and would have had the accident recorded in insurance/risk records as being my fault.

These Photographs illustrate the accident:



Accident, December 2011.

