



DUAL MOTOR VEHICLE CLAIMS PROCESS

DUAL is committed to providing fast and effective service at claims time for our Commercial Motor Vehicle Insureds, including Niche and Heavy Transport. Our Motor Vehicle claims are handled end-to-end by Sedgwick TPA, with the DUAL motor team providing input where required. Here we set out our processes and contacts for notifying Motor Vehicle claims on DUAL policies.

Windscreen/Glass Claims:

Insureds may take their vehicle directly to their nearest glass replacement provider and that provider will provide Sedgwick TPA with a quote for the repair. We prefer Novus or Smith & Smith.

No need for a Claim Form for glass claims.

Once the repair cost is approved by Sedgwick TPA, the repairer will submit the invoice directly to them for reimbursement.

Vehicle Damage Claims:

- All new MV claim notifications, including claim form and photos, to be emailed to: DUAL_Motor_Claims@HDI-specialty.com. A downloadable copy of our MV claim form can be found on our website [here](#).
- Sedgwick TPA will respond to new notifications within 24 hours confirming claim lodgement details and next steps etc.

Heavy Transport Claims:

- The same process will follow for HT claims as per above other than that a specialist HT Loss Adjuster will be appointed by Sedgwick TPA who will manage the whole process including obtaining repair quotes.

Total Loss Claims:

- The process is the same for the above until repair quote stage, where it may be deemed by the Loss Adjuster that the vehicle is uneconomical to repair or structurally damaged and deemed a total loss.
- Sedgwick TPA will arrange for PAVs and for the vehicle/wreck to be towed to the nearest Turners Auction yard.
- A settlement discharge will be sent to the Insured, cc'ing the broker. Once executed, settlement is made to the Insured from Sedgwick TPA.



Key contacts:

Sedgwick TPA email: DUAL_Motor_Claims@HDI-specialty.com

Sedgwick TPA hotline: 0800 528 694



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**For further information
on our Motor Vehicle claims
process, including forms, useful
documents and FAQs, please visit
our website [here](#)**

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