

At **sg**fleet, we strive to develop and deliver innovative solutions for our customers. Our approach to offering an accident management service is no different.

Whatever aspect of the service our customers require, from roadside emergency support, towing, vehicle repairs, to coordination of fleet insurance claims, we have the solution.

Our accident management service enables customers to manage the process remotely, via web, email or phone, 24 hours a day, 7 days a week. Our partners have the capacity to complete vehicle repairs sooner and provide timely and effective communications throughout the repair process. Our customers can also access rental vehicles on-site at one of our partner smash repair facilities around Australia.



Accident management services include:

SERVICES	FEATURES
First notification of loss	The first notification of loss (FNOL) involves documenting the circumstances of an accident, details of other parties and witnesses, and even the prevailing weather. All of these details are important in assessing insurance claims, determining fault and completing repairs.
Direct insured claims handling	We can manage claims for those customers or drivers who have their insurance coverage direct with an insurer, not via a broker. As we deal with all major insurers on a daily basis, we're accustomed to their processes and we are able to expedite claims processing.
Third party claims handling	We are able to assist in managing claims and repairs for other parties involved in an accident, even if they are not at fault. This allows us to make the whole process easy for parties who were inadvertently involved and are suffering some level of inconvenience, and it helps us minimise the cost of any subsequent claim against the at-fault party.
Mobility solutions (rental cars)	We maintain a fleet of rental vehicles, which are accessible from one of our partner smash repair facilities, around Australia. Customers may drop off their vehicles for repair and collect their rental vehicles at the same time.
In-house assessing	While many leading insurers pre-approve our partner repairers to commence repairs, not all insurers do so, or not all repairs involve an insurer. For this reason, our partners maintain their own highly skilled and qualified in-house motor vehicle loss assessors.
Roadside accident support services	An accident can be very stressful as you may have to deal with witnesses, emergency service personnel, tow truck operators and even on-lookers. This is why our partners offer roadside support services, providing customers with helpful and timely advice.
Recoveries	Customers can recover the financial loss of an accident from the at-fault party, which may be self-insured, deal with multiple insurers, or even be un-insured, potentially making the recovery process complex and litigious. Our experts are able to assist customers in navigating this process.
Tows	Our partners work with national tow operators that provide professional services to us and all major insurers. This allows our partners to control the movement of customers' vehicles and ensure they arrive at our repair network, so repairs can start without delay.
Glass	Vehicles may suffer cracked or broken glass, rendering them unsafe to drive. Our partners can assist in arranging for emergency replacement of or repairs to vehicle glass, enabling customers to continue driving safely.
Hail repairs	Hail storms often lead to longer repair lead times, a major inconvenience for many drivers. This is why we have arranged for preferential, priority access to repairers for conventional or hail repairs.



Repairs, cycle times and mobility

Many drivers are frustrated by lengthy delays in the start and completion of repairs. At **sg**fleet, for most driveable passenger vehicles, we have developed the capability to start repairs within 48 hours of notice and we are committed to completing more than 75% of driveable repairs within five days. We are also able to lower repair costs by improving efficiency and by leveraging our scale.



Communications

We recognise that customers want to be able to communicate with us, our accident management suppliers and our smash repair services in a convenient way. That is why we keep our customers informed of progress throughout the repair cycle, so that they can better manage their daily transport requirements.

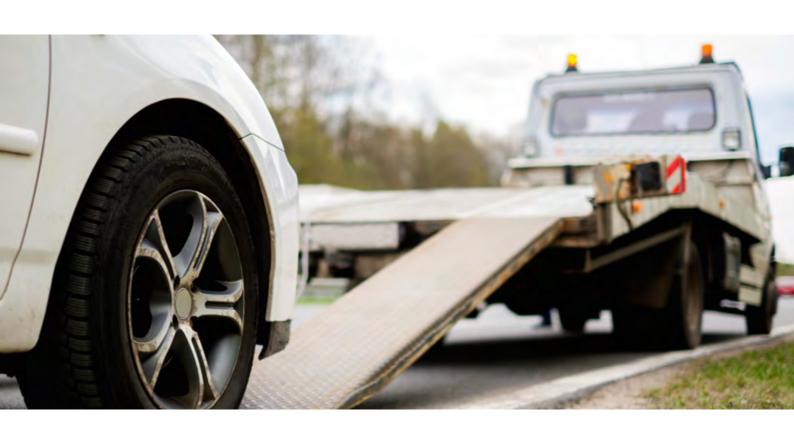
- On-line claims lodgement
- Australian-based call centre for claims lodgement and enquiries
- SMS or email updates throughout repair process and confirmation of when vehicles are available for collection
- Customers can provide us with the first notification of loss via on-line lodgement or our 24-hour, 7-day call centre
- We are able to provide them with regular updates via email or SMS message



Our network

We have an established, country-wide network of accident management and smash repair providers. This means our partners are able to manage and finalise accident claims sooner and without the hassle.

- Australia's largest smash repair network, with more than 180 sites across Australia
- Expanded affiliate smash repair network in regional areas
- Approval to immediately commence repairs from Australia's leading insurers



About the process



Customers need to describe the accident, how it happened, the prevailing road and weather conditions, and any witnesses or other parties.

We also recommend customers try to take as many photos as possible of the accident scene and any vehicles involved. Photos will help support claims and expedite the repair process.



With everyone safely away from the accident scene, we can start planning vehicle repairs.

We maintain close working relationships with professional tow operators around Australia, which can take our customers' vehicles directly to one of our partners' repair facilities, enabling repairs to commence within 48 hours (subject to customer or insurer approval).



Our partners maintain strong working relationships with Australia's leading insurers.

They work together to meet our mutual quality and cost imperatives, while making the whole process easy for our customers.



Our partner repairers can maintain the highest quality standards, industry accreditation and repair technology.

Regardless whether our customers require repairs to their tool-of-trade fleet, prestige vehicles, buses or trucks, our partners have the necessary capabilities to complete the job.

Would you like to know more?

Contact your **sg**fleet Relationship Manager to find out more.

Call 1300 138 235 or email newbusiness@sgfleet.com





