Early intervention in credit hire claims

When an accident happens, timing is everything - for our customers, and the other driver (the 'third-party').

If our customer is at fault and we're unable to reach the third party quickly to offer them a temporary replacement vehicle, they will likely be directed to a Credit Hire Organisation (CHO) by their insurer or broker – or may choose to contact one themselves, or seek legal representation. Any of these routes can add cost, complexity, and delay to the claim.

Credit hire is also often combined with credit repair, which can lead to additional expenses such as higher repair charges, storage fees, longer repair times and extra engineering costs.

Third-party intervention

If a claim is reported to us early (within 24 hours) and we have the right details for the other driver, we can contact them straight away and offer support with repairs and a replacement vehicle before credit hire is needed.

By acting early, we can:

- Offer a straightforward repair and replacement vehicle option
- Keep costs down by providing an alternative to credit hire and credit repair
- Lower the risk of chance of legal disputes and/or delays.

We do this in partnership with FMG, our specialist third-party intervention partner, who contacts the third party on our behalf to arrange a temporary replacement vehicle and manage their repairs from start to finish.

Average savings of
£3,600+
per claim.
Through early third party intervention.

£2,109
per repair

£1,501
per hire

How third-party intervention works

Our process is clear, quick and designed to support a smooth experience for the third-party.

1 **Claim reported** – our customer or broker partner shares the third-party's details as soon as the claim is reported (early notification is essential)
2 **Fast outreach** – FMG contacts the third-party within 2 hours.
3 **Immediate support** – FMG works with Enterprise to arrange repairs and a replacement vehicle, providing a seamless, and well-managed service from start to finish.
4 **Full transparency** – the third party can track their repair progress through FMG's online portal.

The result: A smoother end-to-end journey – helping avoid more expensive routes, delays and potential disputes.

FMG portal benefits

- 24/7 access to real-time updates
- Simple online query submission
- No call wait times

Early reporting matters

To step-in quickly and support third parties, reaching them early is essential.
Critical requirement: A valid third-party mobile number. Without this, early contact isn't possible.

We also need:

- Claims to be reported as soon as possible (within 24 hours where achievable)
- Clear and accurate information at first notification of loss
- Early agreement on liability, where appropriate

Additional Third-Party Information

- Full name
- Email address
- Vehicle registration
- Make and model of the vehicle
- Damage/driveability information
- Accident circumstances
- Third party's insurer, if known

Missing or incomplete details can delay early contact – increasing the likelihood that the third party turns to, or is referred to, credit hire or legal services before we're able to reach them.

How to report a claim

The quickest way to report a claim is online through our eNOL portal:

eNOL

(Monday – Friday, 7am – 9pm / Saturday – Sunday, 8am – 5pm)

If you need to report outside these hours, or prefer to speak to someone:

Call us: 0345 900 4185

Email us: **cmotornol.ins@axa-insurance.co.uk** (please note email responses may take longer than calling or reporting online)