



The Vehicle Builders & Repairers Association

The VBRA is warning insurers not to restrict customer choice for body repairs and threatening to report any who transgress to the Office of Fair Trading.

In an overnight fax to members, the VBRA says:

Following continuing criticism from vehicle body repairers that insurers were unfairly restricting customers of their right to select a vehicle body repairer of their choice by lack of information and use of undue pressure in persuading them to use only their own approved repairer network when policyholders are talking to helplines and other insurer staff. By operating such practices it is felt that this can disadvantage both the customer and have a detrimental effect on the relationship between the customer and the vehicle body repairer and is in conflict with the OFT's recommendations that customers should be informed that they do have the right to select a repairer of their choice.

To clarify the situation with each insurer on this matter, the VBRA has conducted, and is continuing to conduct a survey asking insurers to confirm that in practice they do inform their policyholders that they have the right to select a repairer of their choice when making a claim and in contact with the helpline / call centres and other staff is also made clear. To date the insurers that have provided us with a statement to this effect are listed below.

Any insurers not listed have either made contact but still have to satisfactorily clarify and confirm their policy or have not yet responded and are being followed up. When further information becomes available, it will be passed to members and where insurers are not compliant this information will be passed to the OFT.

It is essential that members inform and give details to the VBRA if any insurer, including the ones listed, continue to unfairly pressurise and put obstacles in the way to delay the start of repair in an effort to persuade the customer to allow the vehicle to be taken to another repairer. Such information and practices in turn will be passed on to both the insurer involved and the OFT.

Up to the date of this information, the insurers that have responded and have stated that policyholders have such information and are offered the right to select a repairer of their choice are:

Amlin Insurance Services
Axa Insurance
Broker Direct
CIS Co-operative Insurance
Corinthian Insurance
Ecclesiastical Insurance Group
Equity Red Star
Esure
Fortis Insurance Ltd
Groupama Insurances
Hastings Insurance Services Ltd
Kwik Fit Insurance
NFU Mutual
Norwich Union Insurance Ltd
Provident Insurance plc
Royal Sun Alliance Insurance
St Pauls International Insurance Co Ltd
Sabre Insurance

VBRA 25 August 2004