



Guide to How Trans Pacific Assurance Gets You Back On The Road After An Accident



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Introduction

There is no doubt vehicles are playing a more important role in our lives. Whether we are driving to work, transporting crops to market or helping our family see the doctor, vehicles enable us to get from A to B without hassle or stress.

However, what happens when something occurs and we are unable to use our vehicle? For example, if you are involved in an accident - what are your options in order to get back on the road? In an ideal situation, you will have **comprehensive motor vehicle insurance** which can support you and your family through this time.

To understand how Trans Pacific Assurance can help, take a read of our guide to getting your vehicle up to road standards after an incident.



Assessing the situation

What you do will ultimately depend on what has happened.

If your vehicle has a major breakdown on the road during the day, you will commonly call the car dealer - depending on the make - or get in contact with a friend who can assist you in towing the vehicle to a safe place. At night, it's recommended to arrange a security company to protect the vehicle until you can deal with it in the light.

In cases where you have been involved in an accident with or without another vehicle, you will need to check for any injuries to yourself, your passengers or other motorists. Dial 111 or 7021 9195 to contact the St John Ambulance which will direct medical services to your location. Response times will be depend on your location.

In either example, the aim is to get you and your vehicle to a point of safety. From here, you can further assess your position and make the next step - getting in touch with our team to make a claim.



How to make a claim with Transpacific Assurance

There are four ways you can notify us of your claim. This includes **filling out this form** on our website, emailing us on info@transpacific.com.pg (available 24 hours per day/7 days a week), calling our claims hotline on 321 6808 or faxing us the details on 321 6528. At this stage, a member of our specialist claims team will get in touch with you and discuss the finer points of the claim.

As a guide, we recommend that you make this claim or talk to our team as soon as possible after an accident. This way, you have the best chance to outline the claim accurately and comprehensively - improving the chances that you will be back on the road again as soon as possible. If the police or other emergency services attended the incident, written reports from them could play a critical role in your claim as well.

If you provide all the right information to us, we can process your claim as quickly as possible. This will mean the next stage can be completed and your vehicle will return to the road.

Of course, if for any reason, you can't lodge the claim, you must lodge within 30 days of the accident. We do have time limitations for historic claims.



Getting the right repairs done

While your claim is being processed, it's a good idea to move forward and get your vehicle assessed by a recognised repairer. By doing this, you will be able to get a quote for repairs and an estimated time of completion.

If you aren't in a financial position to pay for the policy excess you must advise us immediately, at least we at Trans Pacific Assurance will have an idea of how much it will take to fix the vehicle. In an ideal situation, your claim will be processed quickly and you'll be able to get the vehicle up to roadworthy standard.

In some cases, the repairer may tell you that it isn't worth fixing the vehicle at all. As such, you can make a claim to the pre-accident value of the vehicle which will then allow you to purchase another one.



Setting up vehicle insurance for new cars

It is important to remember that you'll need separate insurance for every vehicle that you own. In circumstances where you get a new vehicle, you'll have to talk to our team to ensure the vehicle is properly covered. Here is a brief overview of some of our policy specifics:

- Protection for damage to other vehicles and property.
- Cover for damage to your own vehicle.

There are various levels of protection depending on your personal situation - we'll be happy to talk you through all the options.



Why choose Trans Pacific Assurance?

As insurance is a new concept to many people, our role is largely around education and letting you know how it can help. We understand your pressures, responsibilities and aim to create insurance policies that are tailored to your personal requirements.

It doesn't matter whether you live in the suburbs of Port Moresby or elsewhere in Papua New Guinea, one of our goals is to provide products that help communities across the country.

With the number of vehicles increasing across the country, vehicle insurance is something that will grow in importance - highlighting the value of talking to our expert team. We are more than happy to talk with you and your family about what is best to protect your interests.

For more information about motor vehicle insurance or any other of our packages, feel free to get in touch with us today.



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