

Motor Insurers Bureau Compensation Claims

Claims going through the UK Motor Insurers Bureau is similar to making a normal claim. Your case will be reviewed by the ruling judge and a decision is then made in regards to liability and how much compensation you should be awarded which will be paid by the UK Motor Insurers Bureau.

MIB was established in 1946 as a private company limited by guarantee for the purpose of entering into Agreements with the Government to compensate the victims of negligent uninsured and untraced motorists. Every insurer underwriting compulsory motor insurance is obliged, by virtue of the Road Traffic Act 1988, to be a member of MIB and to contribute to its funding

The MIB can give compensation to someone who is involved in a motor accident caused by an uninsured driver or untraced driver. If the driver was uninsured, the MIB can pay compensation for personal injury or death and/or damage to property. If the driver has not been traced, the MIB will consider claims for damage to personal property providing the vehicle can be identified.

Normally, the UK Motor Insurers Bureau will make a payment for both your vehicle and any personal injury suffered by yourself. This may also cover loss of earnings and medical expenses, pain, distress and suffering - all covered by the UK Motor Insurers Bureau

Simon Machell, MIB chairman and the director of customer services at Norwich Union, said: "Currently, the fines for having no insurance are often a fraction of the cost of insurance and so some motorists are willing to risk getting caught and fined. But stricter penalties need to be combined with better enforcement and wider use of an improved Motor Insurance Database."

Scenarios can normally be split into 2 categories

Untraced Motorist - Hit & Run

This is where the other driver cannot be traced. However, in certain circumstances a claim still be made. You should waste absolutely no time in seeking legal advice to get a claim on the way to protect your position.

Uninsured Motorist

This is where the person who you have had an accident with is not covered by any kind of insurance. If it transpires that the driver responsible for the accident is uninsured, you can make a claim to the Motor Insurers Bureau. As long as they can be satisfied that the uninsured motorist is to blame, your claims will be dealt with as would any other claim. The only exception is that they will not pay the first ?300.00 toward any claim which does not have an injury.

Source: <http://www.articlecircle.com>

About the Author

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