



**CBS**

Car Benefit Solutions



## Kia Supplier Car Scheme Insurance Guide







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# Introduction

In this guide you will find a useful overview of insurance in relation to your Kia Supplier scheme vehicle through Car Benefit Solutions (CBS). Insurance for scheme vehicles is provided by Allianz, via Kia UK, and is included as part of the scheme package. Read this guide thoroughly to ensure you are familiar with what to do in event of an accident, the process for an insurance claim and other frequently asked questions.

If you have any questions not covered in this guide or require further information, please contact the CBS Helpdesk for guidance.

## CBS Helpdesk Contacts



[help@carbenefitsolutions.co.uk](mailto:help@carbenefitsolutions.co.uk)



0161 826 0000



[www.carbenefitsolutions.co.uk](http://www.carbenefitsolutions.co.uk)



# In the Event of an Accident

In the first instance, accidents should be reported to Allianz on 0370 606 4912 quoting the policy number, then you should inform your scheme coordinator. The process following a reported incident is as follows.

1

Allianz will provide a claim reference number and advise you which local approved repairer to take your vehicle to.

2

The repairer will provide an estimate for the vehicle repairs. If the costs are below £1,000, the repairer will invoice Kia UK (details below) separately for the full cost plus the VAT once work is complete. If the cost exceeds £1,000, Allianz will process the claim and settle the costs directly with the repairer, excluding the VAT and excess amount\*. The repairer will raise a separate invoice to Kia UK for the VAT and excess amount. This process ensures costs can be settled and the vehicle returned to you as quickly as possible.



Kia UK Ltd, Walton Green, Walton-On-Thames, Surrey KT12 1FJ



Amy Rowland, Internal Fleet Coordinator: [arowland@kia.co.uk](mailto:arowland@kia.co.uk)

3

The repairer will carry out the work on your vehicle. If eligible, a courtesy car can be organised by the repairer, subject to availability.

4

Once the repair is complete, your employer will receive an invoice from CBS requesting an excess insurance payment in line with excess charges outlined below.

5

Your employer will deduct the excess insurance payment from your NET salary in line with the business policies.

\*If the claim is made by a driver aged 21-22, the repair cost threshold is £1,250 due to an additional young drivers excess. Repair costs over £1,250 will be processed by Allianz and repair costs below will be processed by Kia UK as per point 2.



# Insurance Excess Payment

In the event of a claim, the employee will be liable to pay excess charges. The Allianz policy has a £1,000 excess payable by Kia UK for each claim, however, not all of this is passed on to the driver.

The excess amount you will pay is dependent on your claims history and will be taken via payroll deduction in line with the business policies.

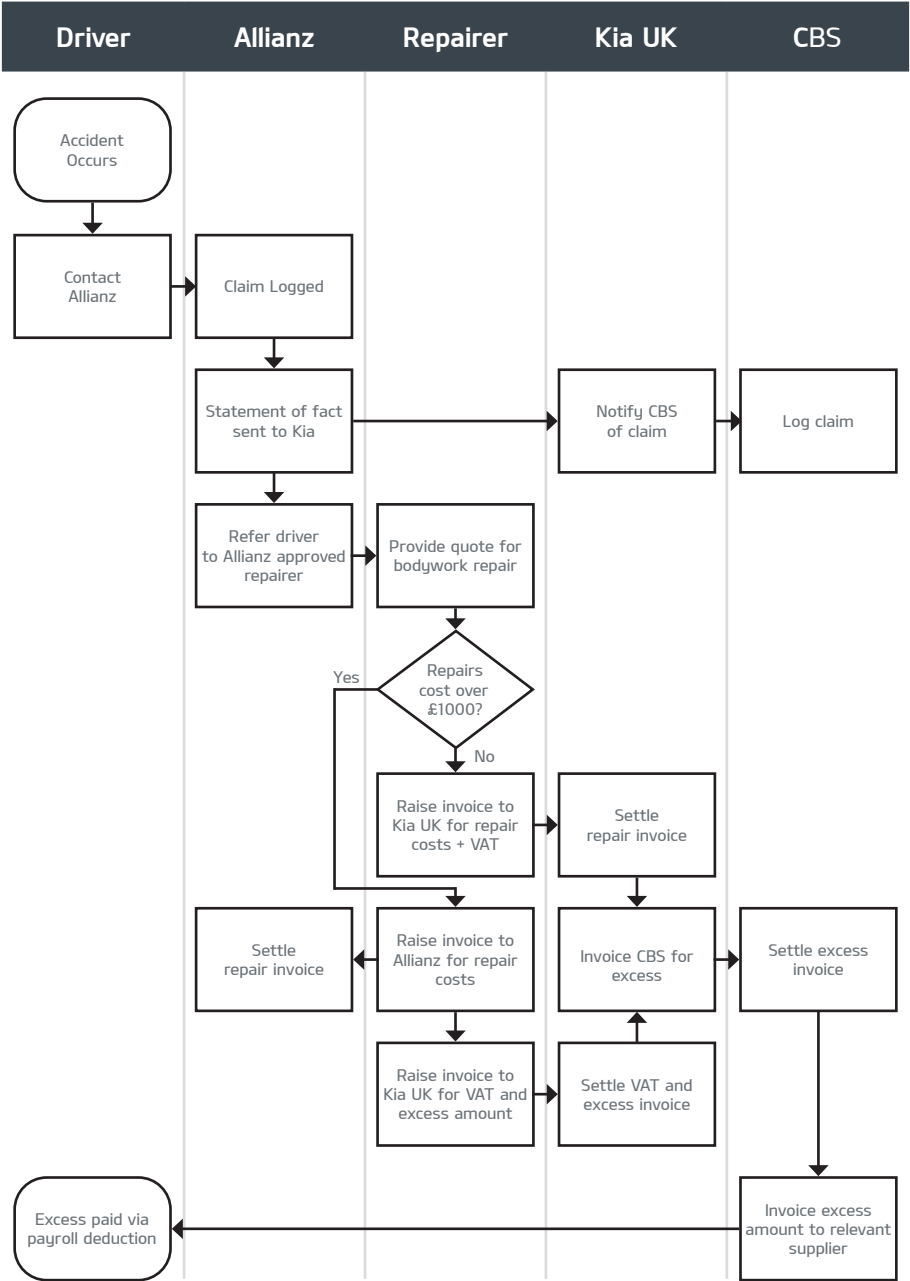
Claims in the Past 2 Years	Excess Payable
None	£250
1	£500
2	£750
3 or more	£1,000

Young drivers (21-22 years old) will have an additional £250 excess in addition to the amounts above.

There is also a £75 excess for windscreen damage (repair only, not replacement).



# Insurance Claims Process



# Frequently Asked Questions

## What insurance cover will I have with my new scheme vehicle?

Scheme vehicles are insured by Allianz with fully comprehensive cover for social, domestic and pleasure for any participating employee and one other named driver.

Business use cover is also included for the employee only, not the named driver.

## Can my spouse/partner/children drive my scheme vehicle?

Yes, employees have the option to add named drivers to the policy. This will be handled by your scheme coordinator at any time during your agreement.

Please note: All named drivers must be over 23 years old and will be required to adhere to all scheme policies and eligibility criteria. A driving licence will need to be provided to the scheme coordinator for their records.

## Are there any restrictions to the insurance policy?

Restrictions apply relating to motor offences.

Anyone subject to a conviction for any offences coded AC, BA, CD, DD, DG, DR, IN, LC, MR, MS, UT or equivalent, whether current or expired, or has a prosecution pending in respect of any of these offences, will not be eligible to drive a scheme vehicle.

Drivers aged 21-22 also have restricted vehicle choice and are only eligible to order Ceed, Stonic or Niro (including Niro EV) models.

## Do I build up 'no claims' whilst on the scheme?

Whilst you won't build up a 'no claims bonus' on the scheme, Allianz can provide proof of 'claims free' driving.

Please note: Any historical no claims bonus would also be at risk after being on the scheme for 2 years or more.



## Is windscreen damage covered by the insurance policy?

Yes, windscreen repair and replacement are covered by the insurance policy. Where damage to your vehicle is contained only to the windscreen, repair can be arranged directly with Autoglass.

An excess charge of £75 applies to any repairs to your windscreen and will be payable by you via payroll deduction. Windscreens that require a full replacement due to damage will follow the standard insurance excess amounts. You do not need to pay Autoglass directly for any windscreen repair or replacement.

## Where can I get a copy of the insurance certificate?

We recommend that every employee requests a copy of the insurance certificate from your scheme coordinator at the start of your contract. The insurance certificate also contains your policy number which will be required in the event of a claim.

## Do I need to pay the repairer once my vehicle has been repaired?

No. The repairer will invoice either Allianz or Kia UK for all costs related to your vehicle repair. Please refer to the 'In the Event of an Accident' section on Page 5 of this guide.



# Useful Contacts



**Allianz Insurance**  
To report an incident  
0370 606 4912



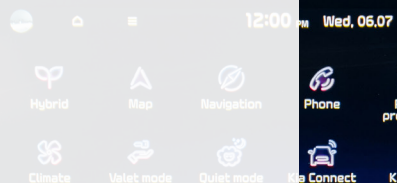
**Kia Assist**  
Roadside assistance  
0800 015 8762



**Autoglass**  
Windscreen damage  
0800 169 7181



**CBS Helpdesk**  
General scheme help and information  
0161 826 0000



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The scheme is administered by Car Benefit Solutions, The Barracks, 400 Bolton Road, Bury, Lancashire, BL8 2DA. Authorised and Regulated by the Financial Conduct Authority.

MAR-15393. All details accurate as of 10/2023.

