

CODE RED

FORENSICS

Assisting you and your insurer following an accident

Having **CODE RED** Forensics means expert help is at hand following a motor accident and you need help getting to the actual events and defending or pursuing a claim.

We know some claims can drag on and on and feels as if no-one believes your version of events. If you are in this position we can help provide detailed and expert evidence to support you and obtain a fair resolution of your claim.

peace of mind knowing experts are in your corner

What is **CODE RED** Forensics?

CODE RED Forensics is a bespoke service for use by consumers, broker and insurers.

CODE RED use the expertise of their highly qualified Forensic Support team immediately following a motor accident to produce 'without prejudice' reports for the Driver using the service.

The purpose of this service is to reduce delays in the claims process, which in turn reduces cost and gives you additional evidence of the circumstances.

How does it work?

Following a collision, the insured party uploads photographs and their version of events to the Code Red portal.

Qualified Forensic Investigators at Code Red use the evidence provided to compile an unbiased, independent report using their 5K desktop analysis.

The report is returned to the instructing party along with a covering letter to send to their insurance company.

What types of reports are available?

We offer two levels of report: Standard and Enhanced. Both generate a without prejudice report.

Standard

This is our standard forensic appraisal service and is available via our website or email.

Enhanced

This service includes a court compliant CPR-35 formatted report for the benefit of your insurer and the litigation process. We will agree the extra charge with your insurer to pay.

Main Features and Benefits

- Forensic Assistance provided at early life stage
- Unbiased, Independent Reports from qualified Forensic Collision Investigators
- Assists you and your insurer in establishing liability both for the damage and the likelihood of any abnormal movement which could be associated with Whiplash Associated Disorder and associated personal injury claims.
- Reduces claim settlement delays and costs
- Reduces exaggerated claims costs from unclear circumstances
- Additional Supporting Evidence in the event of a dispute
- Simple summaries from complex situations
- Service can be used multiple times during the term

How do you report a collision and get assistance?

- Following a collision, you need to take and upload a minimum of 4 photographs and their version of events to the Code Red portal by emailing claim@coderedforensics.com

What do we do with the information you provide us with?

- Qualified Forensic Investigators at Code Red use the evidence provided to compile an unbiased, independent report using their 5K desktop analysis.
- The report is returned to you within a maximum of 7 working days along with a covering letter to send to their insurance company.

What happens next?

- You forward the report and covering letter to your insurer as soon as possible. If they need an enhanced report we will liaise directly with them.

Conditions and exclusions

- Notifications can only be made online by emailing claim@coderedforensics.com
- Your motor insurance claim must still be open and not settled at the time of submission
- A minimum of 4 photographs of the vehicles and surrounding roads must be taken at the time of the accident.
- The claim must have occurred after the service product started
- Service is specific to a nominated vehicle and cannot be transferred

About us and your insurer

We are not affiliated or owned by any insurer and act as an independent service provider to you. Our reports are not biased and are compiled by qualified Forensic Collision Investigators.

Our Obligations in relation to the information you supply to us

We will comply with all applicable requirements of the data protection laws and nothing in our agreement with you or in any report we produce will relieve, remove or replace our obligations or your rights under data protection laws.

In requesting that we provide the Code Red Forensics service you give your written instruction to us to process your personal data solely for the purpose of preparing reports for you and/or your insurer. We confirm we have in place appropriate technical and organisational measures to protect against unauthorised or unlawful processing of personal data and against accidental loss or destruction of, or damage to, personal data. The measures we have in place are appropriate to the harm that might result from the unauthorised or unlawful processing or accidental loss, destruction or damage and the nature of the data to be protected, and also having regard to the state of technological development and the cost of implementing any measures. If you wish we will provide further information on request of what those measures are and how they work.

We will ensure that all personnel, who have access to and/or process personal data are obliged to keep the personal data confidential and we will not transfer any personal data outside of the European Economic Area without your prior written consent.

We will notify you without undue delay on becoming aware of a personal data breach and at your written discretion we will delete or return personal data and copies to you unless required by any applicable law to store the personal data.

We will maintain Complete and accurate records and information to demonstrate our compliance with our obligations and we will provide details free of charge to you.

Who we are

Code Red Forensics Ltd, Barclay House, 2-3 Sir Alfred Way, Caerphilly, CF83 3HU, registered in England and Wales No. 12566056.

Complaints

We pride ourselves on getting it right; however, we appreciate that sometimes things will go wrong. When this happens we want to hear about it so we can try to put things right for you.

We will try to resolve your concerns as quickly as possible, we try and resolve complaints where we can before the end of the next working day.

If this isn't possible we will contact you within five working days to explain what we are doing and when you can expect a resolution of your complaint.

Please choose how you'd like to let us know about your concerns:

Email:

Please email us customerservices@coderedforensics.com

Post:

If you want to write to us about a complaint:

Complaints Team
Code Red Forensics Ltd,
Barclay House,
2-3 Sir Alfred Way,
Caerphilly,
CF83 3HU

Frequently Asked Questions

Forensic Assistance Package

Who is this product suitable for?

This service is reserved for insurers, brokers and claims management companies only.

Why do I need a Forensic Assistance Package?

Our Forensic Assistance Package provides you (the consumer) with online access to our independent qualified experts, who can rapidly provide a Without Prejudice Forensic Appraisal, that will succinctly state whether the visible impact damage to your vehicle, is consistent with the given version of events. Thus, greatly assisting your insurer to quickly resolve the claim.

Why won't my insurance company do that anyway?

Consider this situation: you've been involved in a collision and the other driver makes a claim against your insurance when you believe they were at fault.

- If your insurer decides that you're the 'at-fault' driver or jointly to blame, then this will be noted on your claim.
- You do have the right to contest this but keep in mind that their decision might not change and they will not involve a qualified forensic expert at the first notification of loss (FNOL) stage.
- Your premiums will very likely rise, as statistically drivers with 'at-fault' claims are more likely to make another claim that will cost the insurer! Therefore, keep in mind that your premiums can go up even if you protect your no claims bonus!
- Also, remember that you'll need to declare this claim every time you renew your insurance for the next three to five years, regardless of the fact that you believe you were not at fault!

What do you look for?

- The Consistency of the vehicular damage with the given version of events.
- Causation (i.e. any signs that the parties' involved have sustained abnormal accelerations/speed changes from the incident).

What do you need?

- Our initial investigations commence with just the upload to our online portal of the imagery taken at the scene, and/or the visible damage to the vehicle(s), as well as the policyholder's averred circumstances.

What happens next?

- Our experts quickly ascertain via a detailed 5K desktop analysis of the evidence, whether the impact damage to the vehicle(s) is/are consistent and if it were likely that abnormal occupant movement would have occurred from the index collision.
- We then provide a Without Prejudice Forensic Appraisal to the instructing party, so that they are quickly and best informed about our findings.

Bespoke Forensic Support for Large & Catastrophic Loss

Who is this product suitable for?

This service is reserved for insurers, brokers, claims management companies and the legal fraternity only.

What does the bespoke service provide?

- Inevitably we find that approximately 5% of cases require a physical inspection of the vehicles involved and a detailed examination of the locus (i.e. the scene); insurers usually deem these cases as large or catastrophic loss.
- In light of such cases the Forensic Support Team routinely receive police collision reports, fire & rescue service reports, medical assessments, multiple witness statements, vehicle assessors' reports, repair invoices and telemetry data from GPS tracker devices, as well as CCTV and dashcam footage for analysis too; which are also, well within our respective fields of expertise.

For further details of our bespoke forensic support regarding complex cases please contact us directly.

Further Insights

Our security-cleared and highly qualified Forensic Support Team utilises fundamental scientific principles and leading technologies to swiftly reconstruct road traffic incidents. Quite simply, our experts' conclusions about accident circumstances and causative factors are time-proven, and routinely expedite needless processes by quickly ascertaining liability from the consistency of the vehicle damage with the given versions of events, as well as the likelihood of any post-contact accelerations being analogous with cited Whiplash Associated Disorder thresholds.

We always stress that the quality of information captured at the First Notification of Loss (FNOL) stage of a claim is essential to the speed and the success of the entire incident management process.

If an incident is managed ineffectively, it will undoubtedly lead to what is termed as 'claims leakage', whereby, costs can swiftly escalate due to delays in authorising repairs, which subsequently lead to protracted repairs that result in higher replacement vehicle costs and lengthy liability decisions.

Furthermore, data from insurers and claims management companies clearly support that delays in reporting an incident can drastically reduce the opportunity to capture third party costs, and failing to capture the third party can result in an increase in the entire cost of the incident by **1000%**.

Example Cases

Mrs S has received a notification today from her insurer of a claim issued by a third party against her, for vehicle damage and personal injury (PI) for an alleged event that occurred 6-months before! Mrs. S recalls the incident, which she's adamant was caused by the third party, who was towing a caravan and the consequential damage to her vehicle was minimal (i.e. below her stated excess). However, her insurer is planning on settling the case on a 50/50 basis and settling the corresponding PI claim! Upon contacting our Forensic Support Team the subsequent analysis was wholly in keeping with Mrs S's version of events and the third party claim was withdrawn.

Mr. A has reported to his insurance company that a third party stopped abruptly in front of his vehicle for no apparent reason! The driver of the third party vehicle exited the car and shouted at Mr A that he had collided with the rear of his vehicle. Correctly, Mr A took photographs of both vehicles at the scene and exchanged details but was mindful that this maybe a scam, as he was unaware of any collision and that he had simply carried out an emergency stop to avoid striking the rear of the third party vehicle, and although the vehicles were in close proximity to one another they were not in contact. Upon receipt of Mr A's notification of an alleged scam the insurance company immediately tasked our Forensic Support Team. The analysis of the digital imagery showed no evidence of vehicular contact on both fascia, and only a single occupant with the third party vehicle. Furthermore, Mr A's car was equipped with a GPS tracker device and the downloaded telemetry displayed no collision forces whatsoever. Thus, when the insurance company received multiple claims from alleged occupants of the third party vehicle several weeks later, with a damage report for a 'written-off' car, they had more than enough evidence to counter claim for fundamental dishonesty (if they so wished) and the claims were immediately dropped.

Mr. S is a solicitor and is dealing with a case for a teenage claimant who was knocked over whilst on a pedestrian crossing and consequently thrown forward from the impact; the police didn't file any charges to the driver of the car involved and a police Forensic Collision Investigator was not called to the scene. However, there were skid marks left deposited on the road surface, and there was CCTV footage from a private property that showed the moment of contact and both the vehicle's approach and the pedestrian's actions, for several seconds prior. Following the Forensic Support Team's analysis, the defendant's vehicle was deemed to be travelling at least 10mph above the specified speed limit for the road at the moment of contact having already decelerated from a higher speed.