

# Our Mission & Vision

**We believe in directly energising and impacting an Insurance Partner proposition to their policy holders** through driving a forward thinking end-to-end motor claims solution.

This is why we trust in harnessing both market leading technologies and the excellence of our people as we aim to become a paramount provider that continuously develops & delivers seamless, 'best in class' services to drive results, retention and renewals for our business partners.



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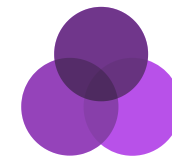
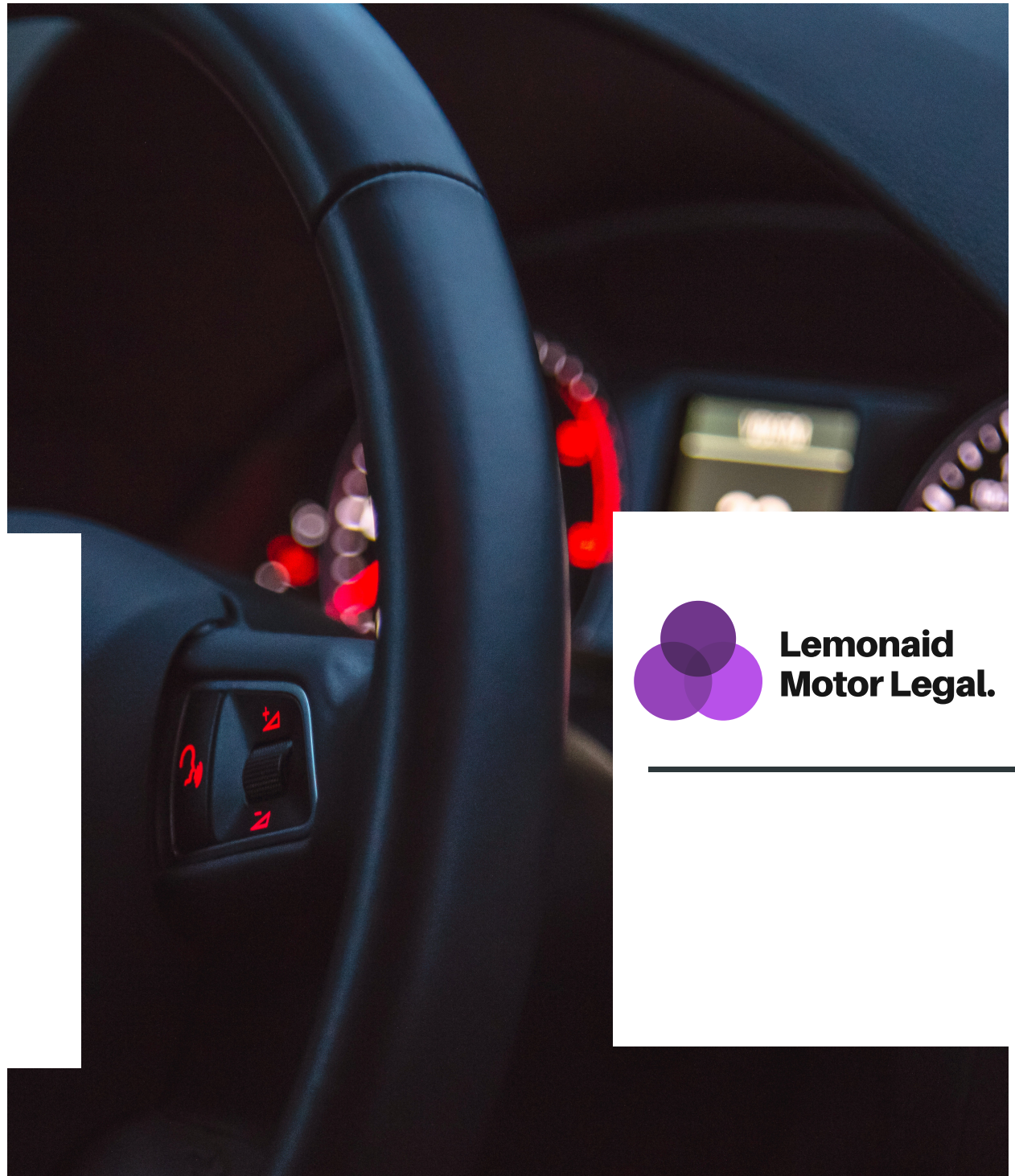


hello@lemonaid.legal



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Motor Legal.**

# 24hr FNOL

Our contact centre is in operation round the clock, every day of the year. We deal with all accident types regardless of fault to take the full first notification of a claim from the client and liaise with insurers through to claim settlement to act on behalf of the client.

Our white-labelled service ensures the call is answered specific to the dedicated line it came in on, immediately putting clients at ease to reassure them they have contacted the correct team on behalf of their Insurer and/or Broker.

## What we do

- Notification to Insurers
- System Integration via API / EDI / XML
- Uninsured Loss Recovery
- Vehicle Recovery
- Repair Management
- Replacement Vehicle Provision
- Total Loss Management
- Legal Expense Insurance
- Third Party Intervention



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### Private Motor & Dual Control

With Partnerships in place that give Lemonaid Motor Legal Ltd access to over 250,000 vehicles and 170 British Standard Repairers throughout the UK we put mobility and repair times at the heart of our customer journey for all types of vehicle.



### Fleet Solutions

Our national network of vehicle providers enables us to fulfil unique vehicle requests ranging from refrigerated vans through to HGV's. We work in line with telematics to ensure real time claim reporting and incident notification to enable a fast intervention and cost management process.



### Taxi

We have an area of the business dedicated to keeping Taxi Drivers mobile in the event of a Claim. A high level understanding of the UK's plating councils and access to over 7500 plated vehicles ensures our clients know they can trust us to provide unrivalled service.



### Motortrade specialists

High level understanding of complex underwriting policies ensures that trade insured clients find themselves and their business back in the position they were prior to any incident. We hold a key understanding of trade vehicles and strategic partnerships with leading engineering firms that provide trade clients with a unique trust in our claims handling.



# Vehicle Recovery

Our unique claims system drives our business process and is built to link and communicate with industry leading tech based platforms. Working with apex networks allows us to dispatch our recovery assistance notifications direct into our network and deploy a recovery vehicle that is tracked all the way to the client location.



**45 Minute ETA on scene**

We adhere to our service standard of being with the client at roadside within 45 minutes of reporting the incident.



**Over 350 Recovery Operators**

We work with over 350 PAS 125 Recovery Operators throughout the UK to maintain coverage and response times.

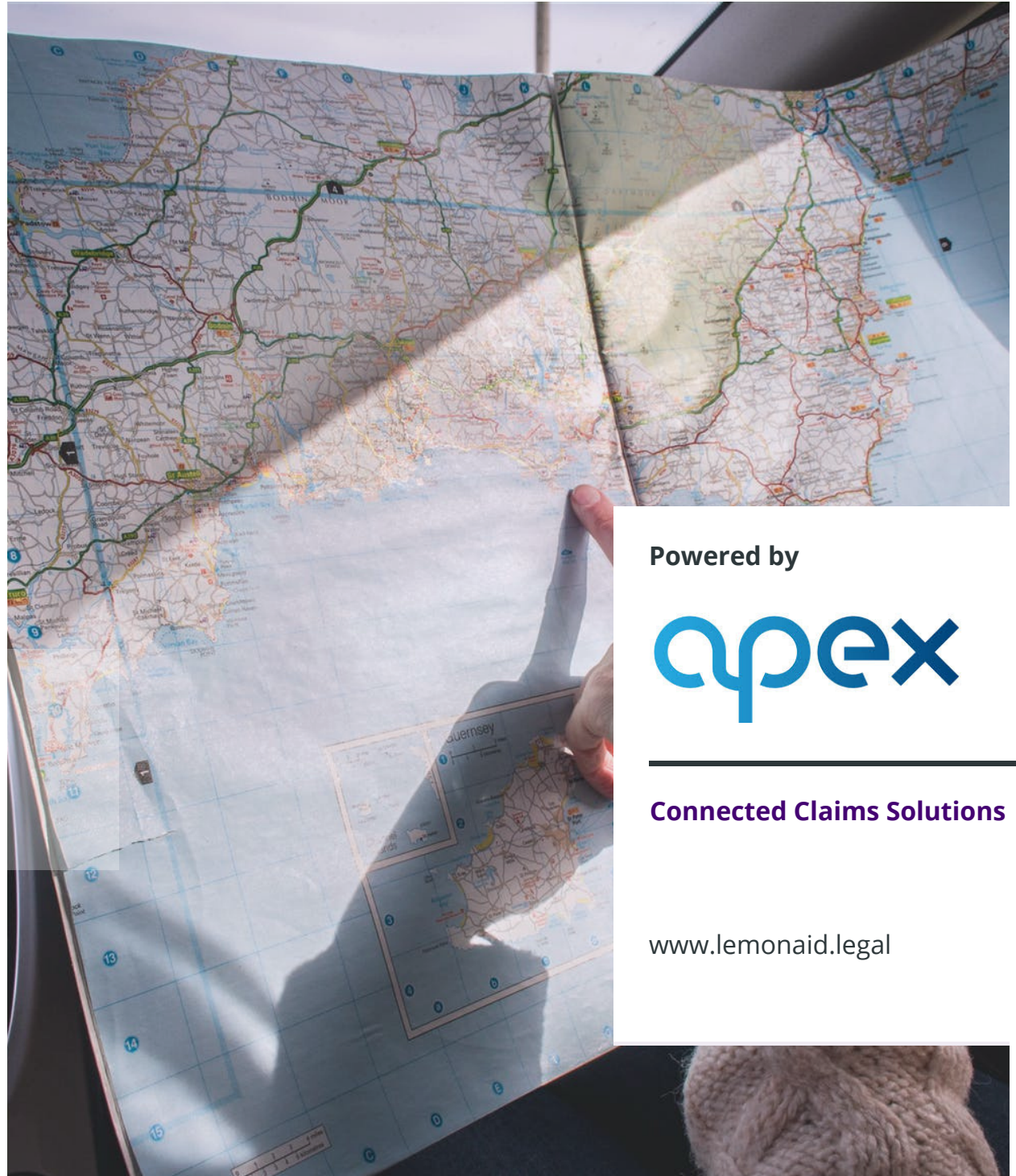
**24hr**

**24hr Service**

Our Recovery Dispatch is 24hr / 365 meaning no client is left unattended even in the middle of the night.



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# Replacement Vehicles

Following a reported motor incident, regardless of fault, we will ensure that customers are provided with hassle-free, onward mobility. We have access to over 250,000 vehicles across 450 locations which can be delivered within 4 hours.

If your customer has been involved in a non-fault incident and need onward mobility, they will qualify for our “like for like” vehicle replacement scheme. We will arrange for a vehicle of comparable size and comfort to their own to be delivered with insurance to a location of their choosing for the period of the claim.

In the event of a fault accident, a network courtesy car will be provided for the duration of any repair period.

We have access to an extensive range of modern vehicles to ensure customers are provided with a suitable replacement after an accident. We can cater for both private and business customers in need of a replacement vehicle and also have a range of vans and light commercial vehicles.





# Repair Allocation

Our experience recommends that a dedicated repair network with intimate knowledge of the requirements of intermediaries would be the most efficient approach to delivering the expected outcomes. Our bespoke and intelligent deployment system, allows us to correctly allocate each repair instruction that we manage based on clients' required parameters and specifications. Allocation criteria can be set and based on a combination of (these criteria can be set according to your requirements):

- Distance
- Capacity
- Cycle Time
- Customer Satisfaction Indexing
- Manufacturer Approval

Lemonaid Motor Legal have a fully integrated courtesy car guarantee scheme that provides confidence of availability on all handled claims within the agreed service level agreement.



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## Customer Journey

Our experience in the repair industry sector has been driven by delivery to your customer. Understanding the required journey and delivering on promises is where we excel. Communication is key to a customer journey and coupled with our bespoke systems we can provide progression updates at intervals agreed with the policyholder at the outset, using a medium that is most convenient to them



# Repair Management

In building our own claims management software we are able to bring elements of new tech based platforms into our business process.

Audatex recently released their repair management platform AudaEnol. AudaEnol brings together; detailed claims incident information, vehicle data and repairer network credentials in one place.

- Real time vehicle data checks Integration with data feeds from HPI, CAP vehicle valuation and VIN+ Manufacturer options enable faster more accurate vehicle claims verifications and repair allocation.
- Intuitive Damage Capture Enables accurate detailed visual evidence to be submitted on the ground, centralised and shared at speed with repairers our handlers.
- AI powered Dynamic Damage Triage Predictive analytics enables rapid contextualisation of images and damage capture, resulting in automated triage and advice on next best action.



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# Liability Defence

We support the considerable expertise of our claims handlers and settlements team by keeping our fingers firmly on the pulse of innovative technology.

We have partnered with Rainbird and BAIL. BAIL is a liability assessment tool that is powered by a knowledge map and decades of legal precedent. The automated decision engine assesses existing data combined with our handlers expertise to provide a powerful liability solution backed by Highway Code and Case Law references to support our decision.

## Technical Claims

Our Technical claims service is managed by senior members of staff with the highest level of experience in dealing with claim disputes.

Should a claim need a higher level of triage our technical claim will provide a full review of the case and take over the handling of the file to ensure a full argument is detailed to Third Party Insurers in defence of our mutual client.



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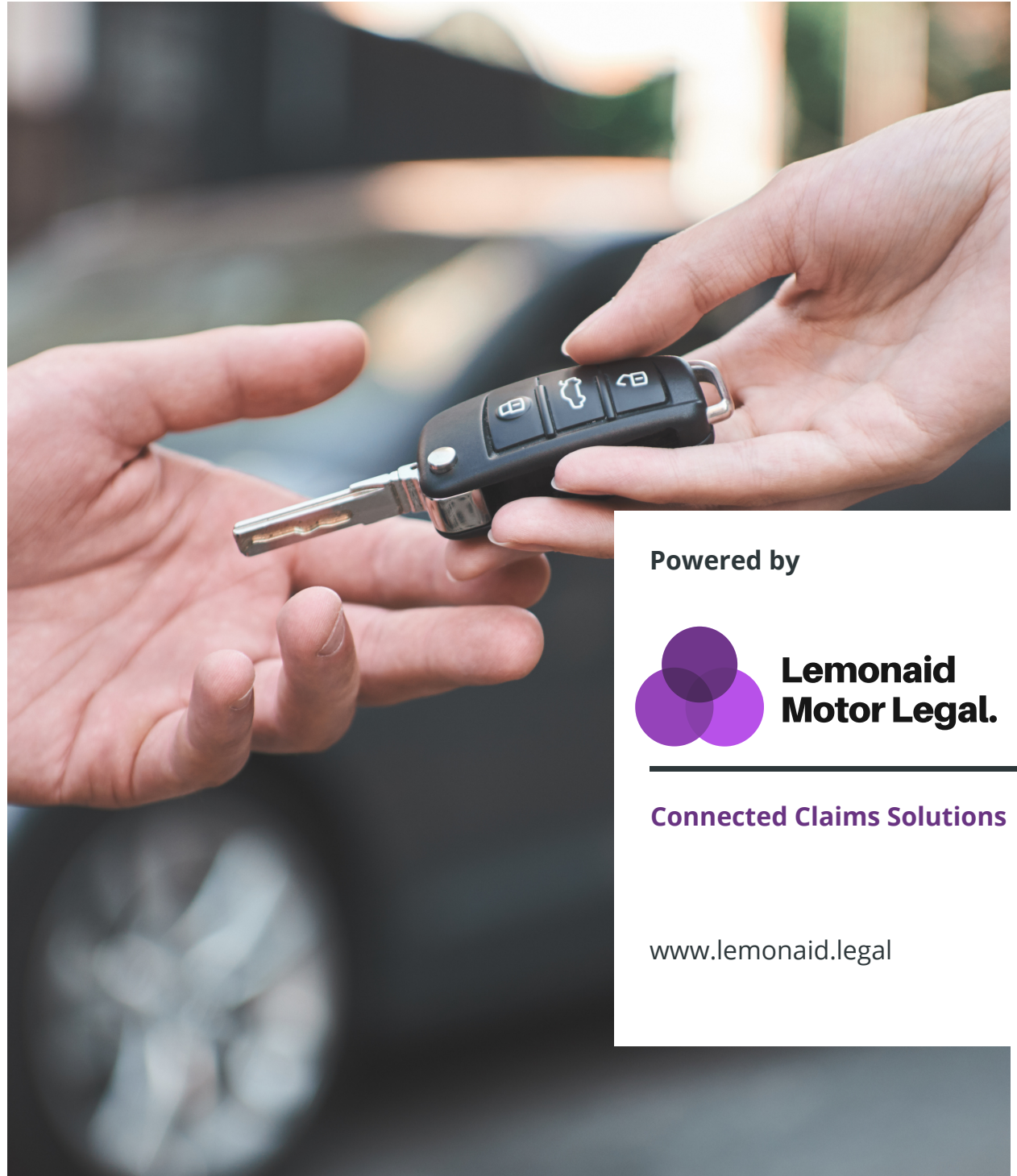
# Third Party Intervention

We operate an extremely effective Third Party Intervention model on behalf of our Insurer and MGA partners. This is where the client driver is at 'At-Fault'.

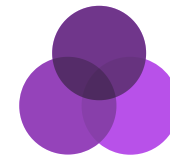
Time is cost and as such it is key that a proactive intervention process is in place to avoid the risk of credit hire and credit repair. We aim to capture the Third Party within 2 hours with 70% of captures at FNOL.

Our fraud indicators safe guard against potential fraudulent claims.

API & EDI integration capabilities with any back office system ensures seamless and instant notification with update and response files being sent through system connectivity.



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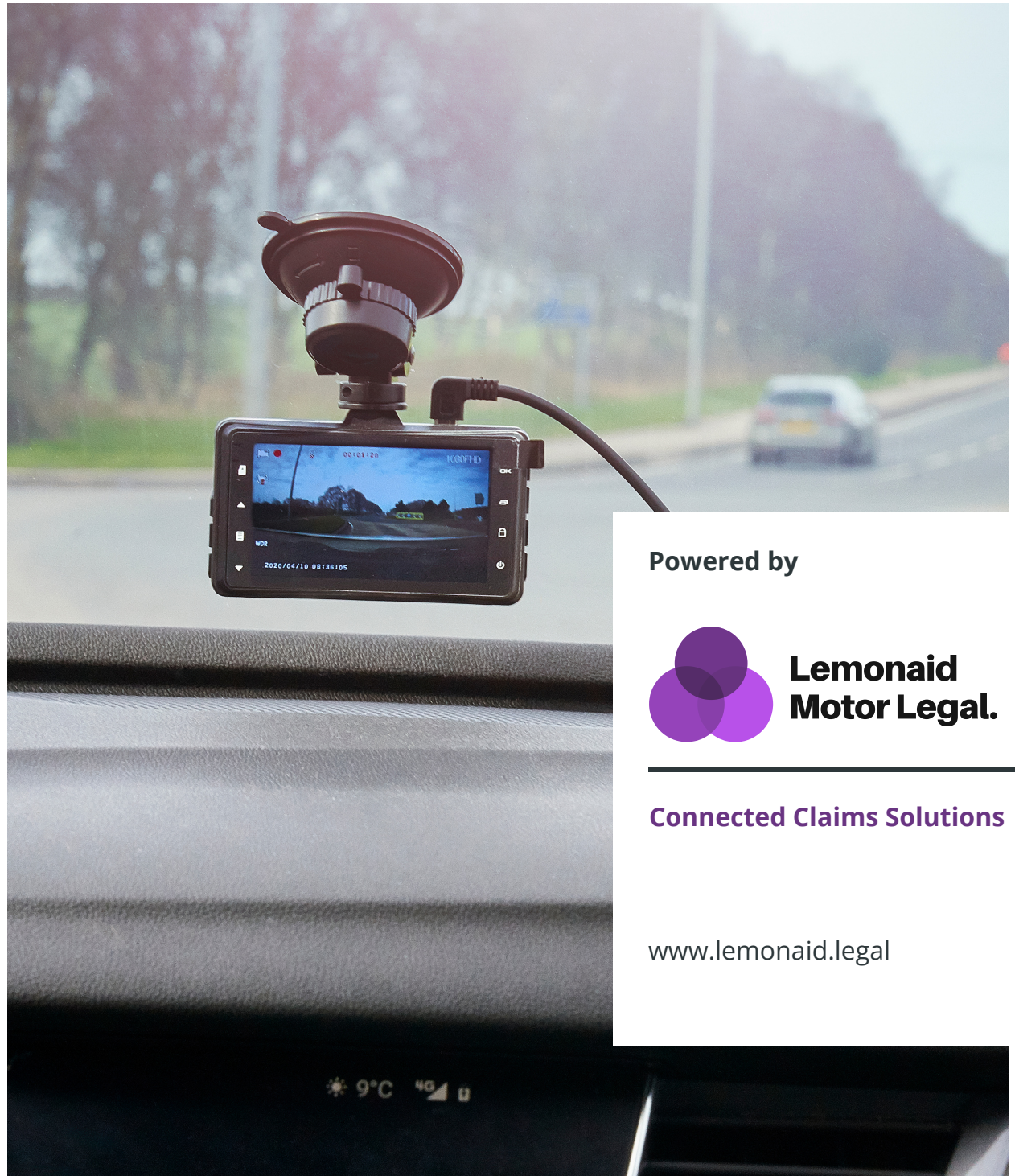
# Telematics & First Response

Lemonaid Motor Legal Ltd provide market leading FNOL services to underwritten telematics schemes.

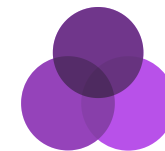
Our first response team has handlers dedicated to the monitoring of crash detection notifications either via cloud hosted solutions that push dashcam footage to our First Response Unit or Sim Driven FNOL boxes that allow us to make first contact with the driver following the detection of a suspected incident.

## In Partnership with HOPE South Yorkshire

Our position in First Response can sometimes mean dealing with traumatic circumstances. In partnership with HOPE South Yorkshire we have ensured all handlers are trained to deal with clients or next of kin following bereavement as a result of an RTC. We are also trained to identify any need for HOPE to provide a support structure for people affected by death or traumatic experiences from an RTC.



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# Values

**We believe in directly energising and impacting an insurer partner proposition to their policy holders** through driving a forward thinking end-to-end motor claims solution.

That's why we trust in harnessing market leading technologies and applying a human approach in order to continuously develop & deliver a seamless, best in class service to drive results, retention and renewals for our business partners.

## Accountability

Accountability in the workplace means that all employees are responsible for their actions, behaviours, performance and decisions. It's also linked to an increase in commitment to work and employee morale, which leads to higher performance

## Transparency

Operating in a way that creates openness between managers and employees. This creates trust and leads to a successful organisation. In one way or another, that is every single company's goal: to be continually successful at what they do

## Communication

Communication in the workplace is one of the signs of a high-performance culture. In every aspect of life (both professional and personal), effective communication is important to success and happiness. Effective communication in the workplace is central to all business goals

## Honesty

Honesty encourages a sense of trust among employees, partners and customers. By ensuring Honesty in all of what we do, we can boost team performance, customer engagement, business partner support and create better ideas to reach our vision

## Commitment

Committed employees are an asset to an organisation and add value in more ways than one. They are supportive and more productive than non-committed employees. They will ultimately drive their personal development through consistent engagement with customers, partners and peers

## Innovation

Workplace Innovation defines evidence-based organisational practices that enable employees at every level to use and develop their skills, knowledge, experience and creativity to the fullest possible extent, simultaneously enhancing business performance, engagement and well-being



# success through culture

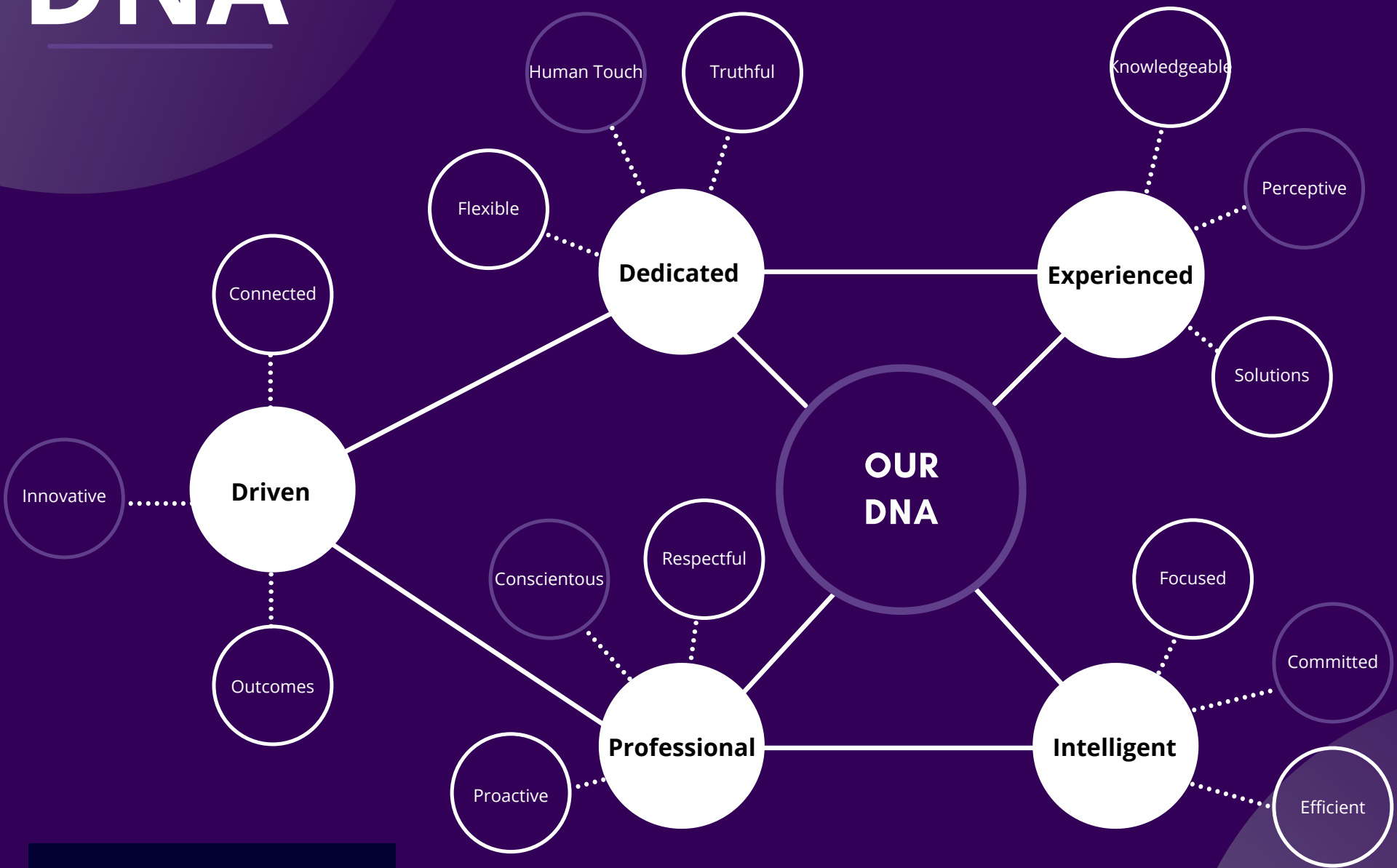
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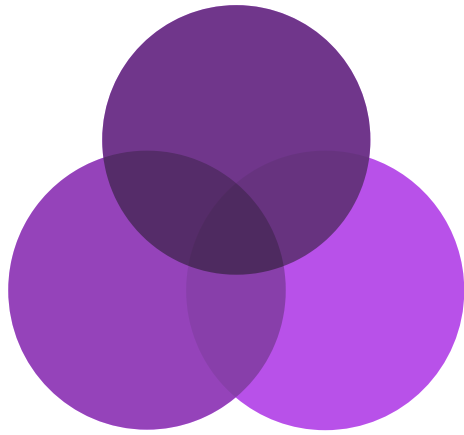


# DNA



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## Excellent service

I am very pleased with the way my case was managed , from the initial reporting of the incident to its conclusion all staff have been kind , courteous, knowledgeable and professional  
It was stress free for myself each step of the way



## Tricky case for insurers as 3rd party...

Tricky case for insurers as 3rd party became a ghost and refused to reply. Eventually my insurers got to the bottom of it and I got fully reimbursed.  
Note to anyone who has a verbal agreement with a 3rd party to fix your car , send in dashcam evidence to your insurers just in case the the 3rd party goes back on their word to fixing your car .



## Cannot fault the way my claim was dealt...

Cannot fault the way my claim was dealt with very professional and very prompt.



## Very helpful through a difficult time...

Very helpful through a difficult time .Especially pleasant girls on the phone who are up to date with all aspects of their profession .Very well done thank you ,Geoff Painter

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