

Belinda Ellis, Customer

I went to Sainsbury's to do some shopping, and found a parking place between a white van and a car. Maneuvered my car around very, very, slowly as you do going into a parking place, and unfortunately clipped the back of this van, just above the driver side wheel. It was quite a few months later, I then got a letter stating that the other guy was actually taking me to court, or was wanting to pursue whiplash claims. I got in touch with the insurance company, just to say that, Yes I wanted to pursue this. I was just not going to drop it.

Craig Steele, Aviva Claims Handler

When we spoke to the policyholder, she admitted liability openly. She was really truthful about what had happened, but then when she says to us that the injury couldn't have occurred, we thought, Right, this needs a bit more investigation.

Janette Hines, Horwich Farrelly Solicitors

I was the lawyer in this case, instructed to defend the personal injury claim. On the basis that the accident was so minor, we didn't believe that the claimant could have been genuinely injured. In order to prepare for the trial, I have to firstly review the full file of papers provided to me by Aviva. I always knew we had a strong case. However, once Aviva had reviewed my advice and they reviewed the evidence, they also were in agreement and decided to defend this matter all the way.

Boyd Morwood, Barrister

So, my paramount concern is to put her case and point of view forward in cross-examination. So in relation to the present case, although there's careful preparation by the team before me, that meant a trial I was able to expose that the claimant in this case brought what was essentially an opportunistic claim. Based on insurers like Aviva, taking a pro-active approach identifying at an early stage appropriate cases overloads the impact to run, courts can discriminate on a case-by-case basis which claims a genuine claims of which cases clearly are not.

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The outcome of the case was great, and it's exactly as it should have been. It should never have really gone to court, but Aviva were behind me and supported me. The judge awarded in our favour, and it's just brilliant that a company like Aviva is prepared to actually stand behind anybody who is willing to take it right to the end, which is what more and more people should be doing.

Janette Hines, Horwich Farrelly Solicitors

Aviva's stance is absolutely excellent to defend these claims. It's doing right by their policy holders, it's keeping premiums to a minimum, and finally, it sends a strong message out there to all those disingenuous claimants, to show that Aviva are willing to defend all these cases to trial.