

Hit & Run

If you have reported the accident to the police but the driver cannot be found then the Motor Insurers' Bureau (MIB) may award compensation under their Untraced Drivers Scheme. We will guide you through the red tape and monitor every step of your claim for injury compensation.

If you have been the victim of this unfortunate type of accident or if false details were provided to you at the scene, leaving the identity of the real driver unknown, the Motor Insurers Bureau (“MIB”) are able to compensate victims who have suffered injuries under their Untraced Driver’s Scheme. What do I do? Make a note of the description of the other driver and their vehicle and report the accident to the Police. Compensation is only payable by the MIB if the accident has been reported to the Police within 5 days of the accident or as soon as reasonably practicable.

We will then help you through the procedure in registering your claim with the MIB. What happens next? The MIB will carry out investigations regarding the identity of the responsible driver, hoping to identify the insurance company that should be dealing with your claim. The MIB are insurers of last resort. They have two different schemes - one for untraced drivers and one for uninsured drivers. Are there any deductions? The MIB will not pay the first £300.00 of any property damage claim. This due to the fact that scheme is primarily set up to compensate victims who have suffered the most rather than those who have suffered minor damage to their property or vehicle. How long have I got? Any claim for personal injury or property damage must be registered with the MIB within 9 months of the accident date. If the uninsured driver is located you may need to sue within three years of the accident. Otherwise your claim is dealt with outside the court system.