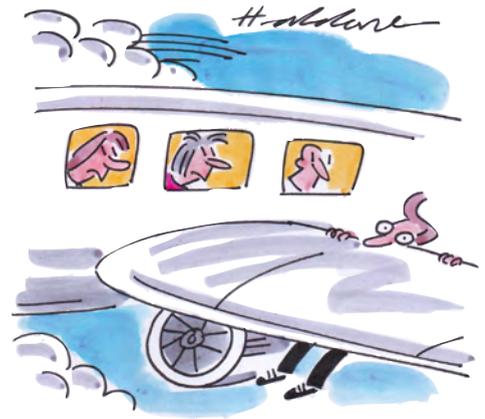


A series of unfortunate RTA-induced events



Richard Barr laments the poor customer service offered by insurers, especially when they are regulated by the SRA



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It was to be a trip of a lifetime. My stepdaughter became disabled a quarter of a century ago through the appalling negligence of a local hospital. Over the years she has made remarkable advances but still lacks many things in life that others take for granted.

We had planned a surprise journey to Australia for her to visit her elder sister, and we invented a far-fetched story about having to drop off some suitcases for a friend who was passing through Heathrow. My stepdaughter, unerringly kind, was happy to come along for what she was told would be the six-hour round trip.

We met the usual congestion as we neared the airport, including a distracted lorry driver drifting from one lane to another. My wife was driving and decided it would be safer to get

ahead of him in case he caused an accident.

A few miles later the traffic came to a halt on the M4; we stopped safely behind the car in front.

Then, a few seconds later, my wife shouted: 'He is going to hit us' – and, with the inevitability of the Appointment in Samarra, the same lorry ploughed into the back of our car with a deafening crash, showering us all with glass from the broken rear window.

We limped to the hard shoulder to get clear of the traffic. Fortunately no one was badly hurt, though as I looked at the wreck of our car, my heart sank. How could we possibly sort all this out and catch the flight to Australia?

While my wife was asking the driver of the lorry what he thought he was doing, I called the police and our well-known car insurance provider, telling them we had a disabled passenger who would have difficulty getting out of the car and that we were stranded on the motorway. It seemed impossible we could catch our flight.

The insurer was reassuring: it would be dealt with as a priority, they said. Leave it to us, they said. Later they changed their tune. There would be a 45-minute delay and we had a choice: either they would get the car to the airport or take it home, not both, they said.

The police decided it was too dangerous to stay on the hard shoulder and escorted us in our damaged car the few miles to the airport. En route we called our insurer to tell them the car would only need to be taken to our home. Shakily, we checked ourselves in for the flight and broke the news to my stepdaughter about the real purpose of our journey. The delight on her face helped to soften the impact of the crash.

But of the insurer there was still no sign. The car still had to be dealt with. Every time I rang them I had to start again at the beginning: listening to the friendly message, which revealed, among other things, that they were regulated by the Solicitors Regulation Authority (!) before passing their data protection check and giving details of the accident. Finally, they dealt with my call. The recovery lorry would be there in ten minutes, they said.

Time passed. The last passengers had all boarded, but I was still waiting in the car park, still fruitlessly telephoning my insurer. Eventually, I could wait no longer. I delivered a curt message that they now had to take responsibility: the keys would be under the seat and I had to go.

I turned to head for the gate when: 'You can't leave that car there.'

A security guard was in front of

me, telling me that if I did leave it there it would most likely be destroyed or at the very least taken into a police pound. I could see in my mind's eye the plane soaring off into the night with my family on it and me, on my knees, begging the official not to destroy the car.

I took a deep breath and explained the story of my stepdaughter and what had happened on the M4. Suddenly his attitude softened and he let me go with the warning that if the car was not gone by the following day it would definitely be removed.

A frantic dash for the plane ensued as I sprinted red faced to the gate, where it seemed as though the whole airline staff was cheering me on. It felt, just a tiny bit, as though I was ending the London Marathon.

Exhausted, I fell into my seat to dirty looks from fellow passengers, no longer caring whether the car was going to be rescued or blown up.

My insurer offered me a derisory £20 as a goodwill gesture. I now have it in mind to report them to the regulator. Solicitors who treat their clients less badly incur far more swingeing penalties. And what would happen if they did not co-operate? Would they risk being struck off by the Solicitors' Disciplinary Tribunal? I think we should be told! **SJ**