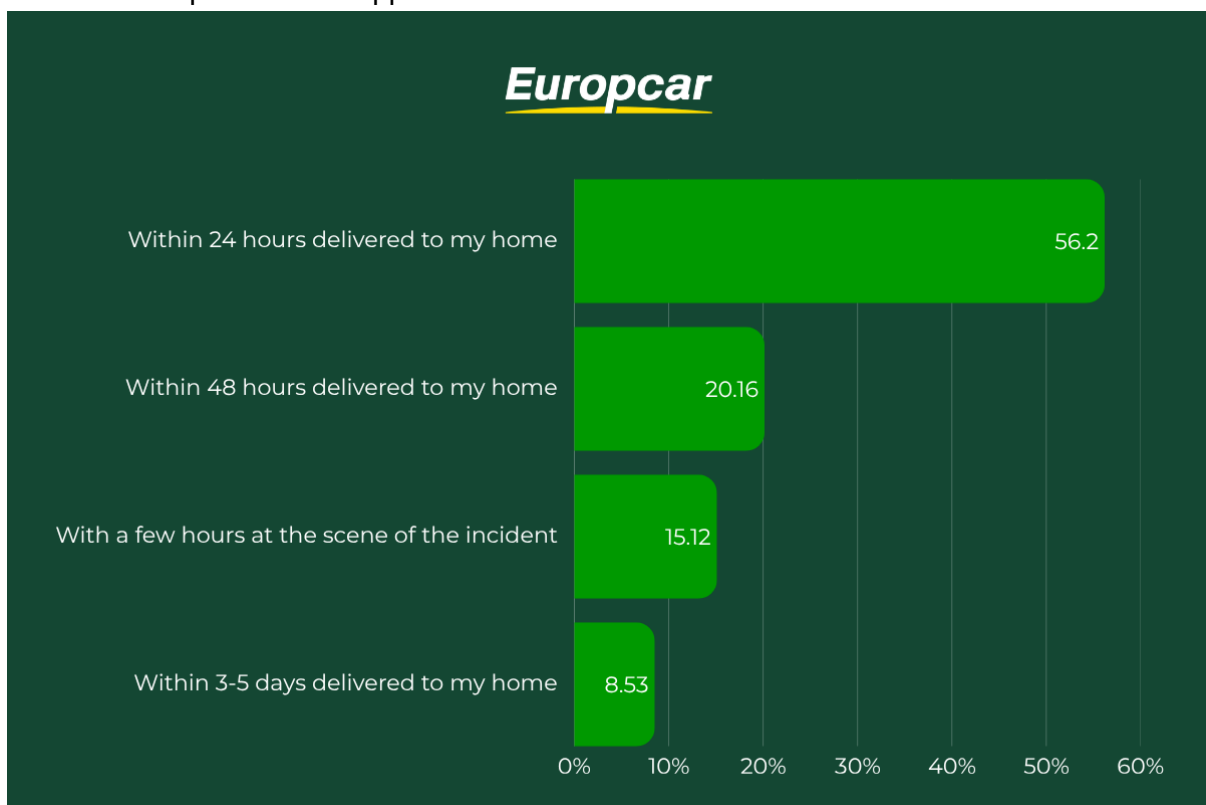


London, 28th September

More than half of drivers expect a replacement vehicle to be delivered to their door within 24 hours after an accident

Europcar urges insurers and body shops to stress-test vehicle supply chains ahead of winter claims peak

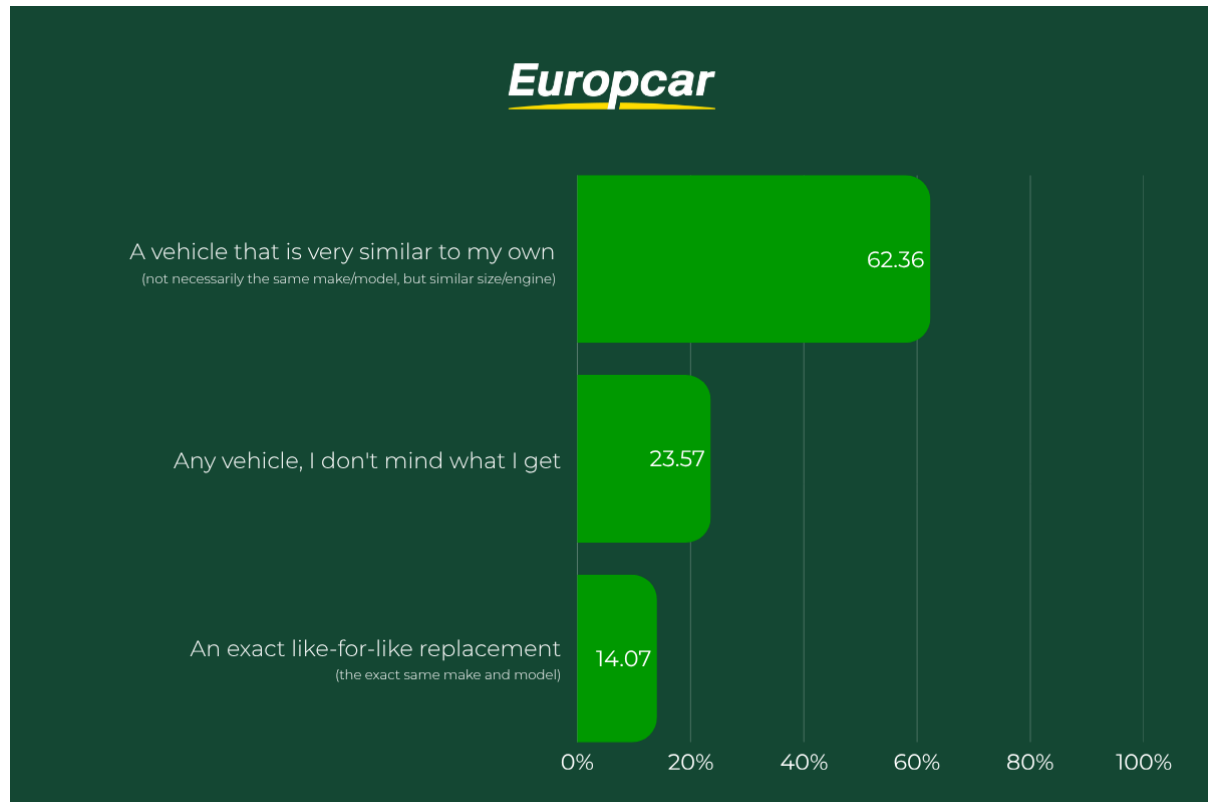
As the insurance industry prepares for the increase in motor claims during the winter months, the latest research¹ from Europcar Mobility Group UK highlights how crucial it is for the industry to review its vehicle supply chain to cope with demand and manage customer expectation. The study found that 56% of drivers surveyed expect a replacement vehicle to be delivered to their home within 24 hours if they were involved in an accident this winter; 20% would expect this to happen within 48 hours.



Motorist's expectations for the type of replacement vehicle they receive is also a critical factor. If a replacement vehicle is needed due to an accident, 62% would expect to be given a model that is very similar to their own. Nearly one in seven would expect a like-for-like replacement; only 23% would be happy with any vehicle that was available.

¹ Research commissioned by Europcar via the Vyper Platform- 526 drivers surveyed

The research demonstrates how crucial it is for insurance providers to have access to an efficient and flexible replacement vehicles supply chain. Ahead of the winter surge it's crucial, therefore, that supplier capabilities are reviewed.



"Motor insurance providers know only too well that the darker nights and slippery roads of winter bring a significant increase in claims," commented Leigh Broomhead, Head of Insurance at Europcar Mobility Group UK. "Figures from the ABI reveal that motor insurers paid out £2.9 billion in the final quarter of 2025.² Not only does this demonstrate the financial impact claims payouts have on insurers in winter months; it also highlights the need to have a solid vehicle replacement system in place to meet customer expectations.

"The claims experience is one of the most critical points in the policyholder/insurer relationship, and a key point of scrutiny for the regulators. A poor claims experience is a key trigger for a lost customer, and our latest research highlights just how much customers will expect from their insurer if they are involved in an accident. As insurers and vehicle repair networks review their supply chain ahead of the winter rush, they should consider partnering with a rental company that has the flexibility to meet fluctuating demand as well as the capability to deliver vehicles to customers. No-one who has just experienced an accident wants to be told to go to a rental branch to collect their vehicle."

Europcar Mobility Group UK has established a dedicated, ring-fenced fleet of vehicles specifically for its insurance customers. The business has also created tailored products and services for insurance providers, MGAs, brokers and accident management companies

² <https://www.abi.org.uk/media-hub/news-post/119-billion-paid-out-in-2025-to-support-motorists-across-25-million-claims>

including its industry leading Delivery & Collection service which delivers a vehicle to customer's home or business address in as little as 4 hours.

With a dedicated, FCA compliant Insurance Support Team, it offers seamless integration and a wide range of vehicles, including one of the most comprehensive EV fleets in the UK. Acting as an extension of the customer claim teams, dedicated GTA triage handlers ensure the right vehicle is supplied to the customer based upon the insurer, MGA or broker request.

"As winter brings a peak in road accidents and motor claims, delivering a seamless mobility and rental experience becomes even more important for policyholders facing the stress and disruption of a collision or major repairs," added Leigh Broomhead. "This means ensuring there's no mismatch between expectation and reality when it comes to replacement vehicles. We work closely with our insurer partners to deliver a vehicle replacement service that enhances the claims experience and ensures the insurer can meet its Consumer Duty requirements."

End

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Notes to Editors

About Europcar Mobility Group

Europcar Mobility Group is a global mobility player, with 75 years of mobility services expertise and a leading position in Europe.

"We help to change the way you move" is what we stand for and brings us together. More than ever, we're committed to delivering simple, seamless, innovative solutions that make mobility easy, enjoyable and increasingly eco-friendly.

To do this, we offer to individuals and businesses a wide range of car and van rental services, be it for a few hours, a few days, a week, a month or more, on-demand or on subscription, relying on a fleet of more than 280.000 vehicles, equipped with the latest engines including an increasing share of electric vehicles.

Our brands address differentiated needs, use cases and expectations: Europcar® - a global leader of car rental and light commercial vehicle rental, Goldcar® - a frontrunner at providing low-cost car rental services in Europe, Fox-Rent-A-Car®, one of the main players in the car rental market in the US, with a "value for money" positioning, and Euromobil®, a German car rental player. The Group also operates the "myEuropcar" platform for vehicle subscription.

Customers' satisfaction is at the heart of the Group's ambition and that of our more than 9,000 employees, everywhere we deliver our mobility solutions, thanks to a strong network in over 130 countries (including 15 wholly owned subsidiaries completed by franchisees and alliance partners).

More info: www.europcar-mobility-group.com

