

# UNDERSTANDING THE CLAIMS PROCESS

## WHEN YOU ARE IN AN ACCIDENT

### HOW TO FILE YOUR CAR INSURANCE CLAIM

If you are in a safe place and able to do so, document the accident and get the following information at the scene to make the claims process a little easier:

- Names of all drivers involved.
- Number of people in each car.
- Addresses of other drivers involved.
- Phone numbers of all people involved.
- Names of other drivers' insurance companies
- Other drivers' policy numbers.
- Phone numbers/addresses of their insurance companies (if they have them on hand)
- License plate numbers of other cars.
- Descriptions of other cars involved in accident (year, make, model).
- Witness information (names and numbers).
- Photos of the damage.

It is suggested by most insurance companies **that you DO NOT admit fault to the accident, even if you think you are,** to anyone, including the police officer at the scene. **This is very important.**

### AFTER YOU FILE YOUR INSURANCE CLAIM

When you contact your insurance company, you will be assigned a dedicated claims representative who will help you through the entire process of your claim. In that conversation, they will ask for your perspective of the accident as to how it happened and they will also ask you many questions concerning accident information. You are also free to contact the claims representative at any time during your claim to offer more information concerning the accident or to ask any questions you may have concerning your claim.

After all information is exchanged, your claims representative will then schedule a vehicle inspection at your convenience.

Your dedicated claims representative is there to help you throughout the entire claims process. They are there to help you with the following:

- Answer any questions you may have during the claims process.
- Deciding how the car's damage will be inspected (or if an inspection is even needed).
- Arrange for a rental car, if needed, while yours is in the shop. If you have rental coverage on your policy, it will pay for the rental car up to a certain daily limit up to your coverage limits.
- Explain to you how you can monitor your claim online, if this service is available.
- Suggest trusted repair shops in your area. You can also take your vehicle to any repair shop of your choosing to have the repairs made.
- Update you on the status of your claim.
- If your vehicle is not drivable from the scene, your claims representative will advise you if your comprehensive and/or collision coverages will cover the charges to a tow yard or repair facility.

## THE INSPECTION PROCESS

Every claim does not require an inspection and certain tools provided by the insurance company could help you skip this step. If you must have an inspection, your claims representative will schedule an appointment with a claims adjuster or appraiser to examine your car.

Usually within 1-2 business days after the inspection, your claims representative will contact you with an estimate for repairs. Depending on the extent of the damage, the appraiser will either settle the claim or set up an appointment to inspect the damage in person.

If your claims adjuster determines that the damage to your vehicle **can be** repaired, they'll contact your claims representative with a damage estimate.

The amount paid toward your vehicle repairs depends on the types of coverage you have on your car insurance policy and on the type of incident (collision, vandalism, etc.).

If your claims adjuster determines that the cost to repair your car exceeds your car's worth, they will suggest that it be written off as a total loss. The adjuster may also suggest totaling the car for a variety of other reasons. At that point, your claims representative will make a recommendation for a settlement based on different factors, including your car's salvage value.