



WHEN YOU HAVE AN AUTO CLAIM...

Involvement in an automobile accident, even a minor one, can be traumatic. At the very least, it can cause inconvenience, especially when your vehicle is being repaired. But if you know what to do and what to expect, your experience may be less unpleasant. Here are some important things to keep in mind.

1. Know what's in your automobile insurance policy

It's always wise to review your policy each year at renewal, to make sure the coverage you think you have is actually there. One of the most common coverage assumptions is that a policy provides reimbursement for a rental vehicle while your own car is being repaired. While there are many auto policy packages that include rental reimbursement, not all policies do – it does involve an additional charge. If this is something that's important to you, and you're not sure that you have it, call us to be sure. We are always available to answer any questions you may have about your policy.

2. If you are uncertain whether or not to report a claim, call us

If the damage to your vehicle is minor, you may wonder whether it makes sense to report it. Typical considerations are the amount of your deductible, and if there is conclusive evidence of who was at fault. We can help clarify the best course of action based on your coverage. While we cannot make a judgment regarding assignment of fault, we can certainly help with what to do and expect in any situation.

3. Have your information in order

When you call us to report an accident, this is the information we will ask you for:

- Your address and up-to-date contact information
- Location of the accident
- Which vehicle was involved?
- Description of what happened
- Was anyone hurt?
- Were there any witnesses? Any passengers? If so, their names and addresses
- Were the police involved? Is there a police report? NOTE: a police report is required if there were injuries or the damage exceeds a certain amount (may differ by state – call us!)
- Who was driving? If the driver is not listed on your policy, what is their license number?
- Where is the damage on the vehicle?
- Is it drivable?
- Where is the vehicle located currently, so the adjuster from your insurance company can look at it?
- The make, model and year of the other vehicle (if any)
- The name and address of the other driver (if any)
- The insurance company of the other driver

4. Now, here's what will happen

We will file the claim immediately with your insurance company. (NOTE: if you are insured with a company that wants you to report claims to them directly, that's OK – they notify us.) You should expect an adjuster from your company to contact you within 48 hours of reporting the claim, unless the claim was reported at the end of the week (Thursday or Friday) which would extend the 48 hours to the following Monday or Tuesday. If you do not hear from an adjuster within that time, call us and we will follow up with the company. The adjuster will schedule a time to examine the damage to your vehicle. During this time you can also get an estimate from an auto body repair shop.

If the adjuster is able to ascertain without doubt that you were in no way at fault, and you have provided the information about the other driver (if any), your company will most likely seek recompense for what they pay for the repairs from the insurance company of the other party. When they receive this payment, they will refund to you the amount of your deductible. In this case, there will be no impact on the cost of your policy. If it is determined that you did have responsibility at least in part for the accident, your premium at renewal may increase. This surcharge will be removed if you remain claim-free for 3-5 years, depending on the company.

It is always a good choice to report the claim through your own company, even if you believe you are not at fault. It is the company's job to make sure everything is resolved smoothly and return any money owed you; it's what you pay them for. Electing to contact the other party's company directly means that you assume all responsibility for getting back what you may be owed – neither we, as your agent, or the company to which you pay your premium, can help you in this situation.