

# **A Step-By-Step Guide To Your Auto Claim**

When you have been in an accident or your car has been stolen or vandalized, you may not know where to start or what to expect. The call to your insurance agency or claims department to open a claim starts a process that can be confusing. While the details of the claims process may differ from company to company and depending on the type of claim, the basic process is similar for every claim. This step-by-step guide will get you through the claims maze.

## **The First Step: Filing A Claim**

When you call your insurance agency to file a claim you may be understandably upset, and it can be easy to forget some of the details. Before calling, sit down and write out the details of what happened as best you can recall. If you were able to take photos of the damage to your vehicle, have them on hand to use as a reference. Your call to submit a claim might take a while, so be prepared to be on the phone with no distractions, and ready to answer all the necessary questions.

## **The Second Step: Meeting The Adjuster**

Depending on the type of claim and how your insurance company handles claims, you may need to meet with the assigned adjuster to view the damage to your car. There may be more questions at this time regarding the incident, so keep your notes and photographs handy. If there was a police report filed on the incident, the adjuster may wish to go over the details of the report with you. In the case of a theft, you might also be asked for a list of what was taken from or off the vehicle.

## **The Third Step: Determining Fault And Value**

After the adjuster has seen the damage, spoken with all parties, and reviewed the police report, a decision will be made as to who was at fault in the incident. If it was not an accident, but a theft or vandalism, obviously no fault will be assigned. At this point in an accident scenario, your adjuster will also be working with the adjuster from the other company on behalf of the driver of the other vehicle. If they agree on fault, the claim goes forward. If not, mediation may occur.

Finally, a value will be assigned to the damage done to your vehicle, deciding how much it will cost to repair and how much the insurance company will pay. If the cost to repair the car exceeds the value of the car, then a total loss may be declared.

## **Final Steps: Closing The Claim**

In a straightforward claim, payment will be made, the car repaired, and the claim will be closed. More complicated claims involving bodily injury or multiple drivers may take longer. In most cases, however, the claims process is completed relatively swiftly.