

PROPERTY DAMAGE CLAIM INSTRUCTIONS

1. Contact the responsible party's insurance agent and report the claim as soon as possible, giving details of the accident, occasion, date, and make of your vehicle as well as where it is located.

2. Find out who the insurance company adjuster is and then make immediate contact with that individual, jotting down their name and telephone number.

3. Ask the adjuster to: 1) Make arrangements for an appraisal on your vehicle; 2) Arrange for a rental vehicle for you to drive while yours is being repaired, and 3) Give you the assigned claim number (THIS IS IMPORTANT).

4. In all future contact, refer to your claim number and give the adjuster's name when calling the insurance company. Be courteous with the adjuster.

5. If you are getting the run-around, ask to speak to a supervisor of the claim manager about your problem.

6. If you feel you are not getting satisfaction and feel you are being treated unfairly, send a written complaint to the State Board of Insurance setting out all particulars, facts, conversations you have had with the insurance company, etc. Send a carbon copy of your letter to the insurance company as well as a copy to us to be included in your file.

7. Notify your own insurance company or agent of the problems you are having on your claim. Follow the procedures outlined in steps 2 and 3 above.

8. Call your assigned attorney for whatever legal advice he or she may provide in your case.

9. Under no circumstances are you to give the insurance company adjuster or anyone else a signed or recorded statement regarding the facts of the accident or anything pertaining to your injuries. Deal only with the damages to your vehicle while speaking to the adjuster, and advise him to call us concerning your bodily injury claim.

If you have any questions regarding the above, please feel free to call us at your convenience for whatever assistance we might provide.