

Special Report

Insurance Insider Reveals the Secrets That Everyone Filing a Claim MUST Know



What You Need to Do Before and After Filing an Auto Insurance Claim to Make Sure Your Claim Is Paid in Full and Promptly



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Take a deep breath – and be thankful you’re reading this now and not after you’ve already had an auto insurance claim. Think ahead for a moment. You’ve just had an accident. You’re not badly hurt, but you’re not in great shape, either, particularly mentally. Your car – boy, you love this car – has some significant damage, perhaps so much that you won’t be able to drive it home.

There’s a lot to remember to do, and very little time to do it.

What information do you need to have from the other driver(s)? Are there any witnesses? Does someone need to call the police? Where do you take the car to have it repaired? What do you do about alternative transportation? Who do you call to make a claim? Your agent? The insurance company? The other person’s insurance company?

You are overwhelmed!

That’s understandable, but *there are steps you can take long before you have an accident so that you are prepared and making a claim is not that difficult at all.* How?

Read this Report!

I want to share this information with you because I know peace of mind is so important. I am willing – actually, I’m excited – to reveal to you the secrets about making insurance claims. *Secrets that ensure your claim is paid in full and as quickly as possible.*

Why would I just give these secrets away? Because it's just as good for my business as it is for you. I want to let you in on the knowledge I have accumulated as an insurance industry professional and insider. I want to do this because I have found, time and time again, that generosity and the willingness to provide really great service come back to me, Ten-fold. In fact, that's how I have built my business

My clients have filed hundreds, even thousands of auto insurance claims. As a result, I know what to do, and what not to do, to get a claim resolved to the satisfaction of my clients. There are a few steps you should take right now, before you have to file a claim. **With the right preparation, the accident will be a less traumatic experience because you'll know exactly what to do right after it occurs.**

What's Covered – And What Isn't?

Have you read your auto insurance policy lately? Ever? Probably not. Few people do, in all honesty. But whether you read the policy or not, you should know what your policy covers – and what it doesn't. *No policy can cover every possible situation, but most good policies cover just about every one.* Sometimes, when they buy their policy, people decide not to have certain coverage. Maybe it's because some coverages are too expensive or not worth having because their car is fairly old.

You should know the situations in which you don't have coverage. Call your agent, or whoever sold you the policy, and ask him or her to explain what the policy covers, but, most importantly what it doesn't cover.

But there is more to know than what the policy covers. **Insurance companies have certain steps you need to follow in the event you have an accident.** In the policy, these steps are called "Conditions". You should know what these conditions are.

You should also try, ideally before you have an accident, to determine what you will do with your car if it needs repairing. Do you know of an auto body shop that does excellent work? If you do, great! But if you don't, I can recommend a body shop near where you live. ***Most insurance companies have what they consider to be "preferred" auto body shops*** – shops that have good reputations and that insurers trust. Find out from your agent or insurance company if there are any of these body shops near you.

If the claim is large (\$2,000+) you may report the claim directly to the insurance company or call our office. If the claim is small or you were not at fault call our office for advice.

Now, your car. I've enclosed an Accident Investigation Kit that you should keep in the glove compartment or the console next to the driver's seat. **There's plenty of information you will need to have right at the scene.** This is not information you want to have written on a candy wrapper or a golf scorecard. The Accident investigation Kit has an accident information pamphlet and a pen. In addition, write down the details of the accident, including a sketch of the scene.

Now, you are prepared if you should have an accident.

What to Do After an Accident

You've just had an accident. At the scene, you need to do the following:

1. Stop the car and get help for any injured drivers or passengers. Give whatever help you can to the injured (covering them with blankets, making them comfortable), ***but don't move them. You could aggravate the injury(ies).*** Have someone call the police or highway patrol. Tell the police how many are injured and the possible extent of the injuries (whether they

appear serious or not). The police can then notify the nearest medical units if they are needed.

2. **Protect the accident scene.** Try to prevent further damage to the vehicles involved by setting up flares or getting your car off the road.
3. **Write down all the details of the accident** that you can remember in your accident kit. If at all possible, do this immediately and before the police arrive. Sign the statement and include the date and time you are signing. Additionally, have the other driver or a witness sign your statement. Even better, have them write a short statement that they agree with your description!
4. **TAKE PICTURES.** There has been an increase of people at fault who are no where to be found after the accident. This is especially happening in private parking lots and/or when police do not come to the accident.

If you have a camera or cell phone with camera, take photos of:

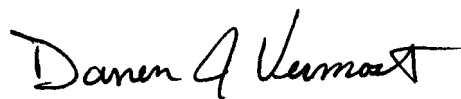
- a) the damaged vehicles,
 - b) the roadway and any skid marks,
 - c) the license plates of cars involved in the accident, &
 - d) the VIN # of any cars involved in the accident.
5. Give the police officers whatever information they require, including your version of what happened. Do not, under any circumstances, admit you were at fault, either to the police or the other driver(s). Just give the facts as you see them. Ask the investigating officer how you can get a copy of the police report. You might need the report when you submit your claim to the insurance company. Stay at the accident scene until the police have left. (If it's a minor accident, the police may not make a report. In fact, they may not even come to the scene if there are no injuries or serious damage to any of the vehicles involved).
 6. Write down the names and addresses of all drivers and passengers involved in the accident, as well as the license number, make, model and year of each car. **Make a note of the driver's license number(s) and insurance information of the other driver(s).** Write down the names and addresses of as many witnesses as possible, as well as the names and badge number(s) of police officers and any emergency personnel.
 7. If necessary, have your car towed to a repair shop. (It's a good idea to have a repair shop in mind before you have an accident; this way, you already know where you want the car towed). Call us for recommendations, we can provide a list of body shops that have been approved by your insurance company.
 8. If the accident is minor with no injuries please call our office before reporting the claim. If the accident is larger and/or involves injuries report the accident directly to the insurance company (toll free number listed on your insurance card, not all companies take direct reporting). Do this as soon as possible, including, if possible, from the accident scene. You should also contact our office if you are not satisfied with how your claim is being handled. 98% of claims are handled entirely by the insurance company without any agent involvement. However, those other 2% require that we get involved to help the claim process and get you the best settlement possible.

9. Ask the insurance company representative how to proceed and what forms or documents you will need to support your claim. Your insurer may require you to fill out a “proof of loss” form, as well as supply documents pertaining to your claim such as medical, auto repair bills and/or a copy of the police report.
10. Keep records of any expenses you have as a result of the accident, including any related to a temporary inability to work or perform basic household functions. ***Your policy may allow you to be reimbursed for such things as medical and hospital expenses, lost wages and some of the costs if you have to hire a temporary housekeeper.***
11. Keep copies of any paperwork related to the accident.
12. Find out before the auto body shop starts repairing your car, what kind of parts will be used. Will they be from the original equipment manufacturer (OEM parts) or so called aftermarket parts that are generic (some believe they are inferior to OEM parts)? **If you want only OEM parts used, you need to tell both the repair shop and your insurance company.**
13. If you are not satisfied with how your insurer is handling/has handled your claim, make your feelings known to us. Many times we can resolve any problems you experience. Do not, at this point, use the word “lawyer”. **Once you raise the prospect of seeking legal help that will change the way your insurance company deals with you.** When you say “lawyer”, you are basically threatening to sue your insurer. Don’t make this threat until you are absolutely convinced that your insurance company will not resolve the claim to your satisfaction. If you hire a lawyer, no one at the insurance company will be allowed to communicate with you directly; they must go through your attorney.

Remember, while no accident is a pleasant experience, proper preparation and following certain steps can assure that the claim process is resolved to your satisfaction. ***If your claim has the important documentation and all the key details, there’s no reason it won’t be paid in full and promptly.***

But if you have any trouble, please contact your insurance agent. We are here to help you and make sure your insurance policy takes care of you as it should.

Sincerely,



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