



Dependable Personal Service Since 1906

**A Guide to Help
You With Your
Auto Claim**

We are sorry that you recently experienced an accident. We hope that your subsequent discussions with your customer service representative are helping to bring your claim to an acceptable conclusion. Since claims settlement is a process, we wanted to include this brochure to help you understand what to expect in this process. We hope you find the enclosed information of assistance to you.

WHAT YOU CAN EXPECT IN THE AUTOMOBILE CLAIM PROCESS

An **APPRAISER** is the person from the insurance company who will determine the dollar amount of damages to your vehicle. The appraiser may be available at a drive-in facility or may set up an appointment with you, normally within two working days after the loss has been reported.

An **ADJUSTER** or **CLAIM REPRESENTATIVE** may also call you to confirm the facts of the accident and determine the final settlement of your claim.

If another vehicle was involved in the accident, you may be contacted by the other insurance company to confirm the facts of the accident. Do not hesitate to present your version of the accident to the adjuster from the other insurance company should you be contacted.

COMMONWEALTH OF MASSACHUSETTS CRASH OPERATOR'S REPORT

This report must be completed by you if damage to either vehicle is over \$1000 or if anyone in either vehicle is injured. We need a copy, and if you would like us to send the report to the police and Registry for you, please let us know. We have crash reports available if you need one.

REPAIRABLE VEHICLE

Your insurance company will forward to you the necessary documents within 7 days after your vehicle has been seen. These documents will include

the appraisal, a check made payable to you and lienholder, if any, and a list of referral auto repair shops as well as registered repair shops. If you have your vehicle repaired at a REFERRAL auto repair shop, your insurance company will guarantee the work performed.

TOTAL LOSS

If your vehicle is deemed a total loss, be sure to remove your personal belongings from your vehicle as soon as possible. You must remove the plates AFTER the vehicle has been seen by the appraiser. You may be required to sign a release form at the body shop or towing facility to allow the shop/facility to release the vehicle to a salvage company.

An Adjuster will contact you within 2 to 4 working days after the vehicle has been seen by the appraiser to discuss the settlement figures on your vehicle. Before the claim is settled, you will be required to sign over the title to your vehicle to your insurance company.

Even though your vehicle is appraised as a total loss you will continue to pay for the insurance on your vehicle until you either return the plates to the Registry of Motor Vehicles or transfer the plates to another vehicle. If this is your only vehicle, and you have a rental vehicle, your insurance should not be canceled until the rental vehicle has been returned.

RENTAL

Your ability to obtain rental reimbursement during the claims process is directly dependent upon the drivability of your car and rental coverage on your policy. If you are not at fault in the accident the other insurance company may agree to pay for a rental vehicle. You need to contact the other insurance company in advance for approval and rental procedures.

If rental authorization expires, be sure to check with the insurance company for additional authorization to continue renting. In some instances, the rental company may make this call for you.

DEDUCTIBLES

COLLISION: Deductible will apply if you are found to be responsible for the accident. Your deductible will only be waived if **YOU ARE DETERMINED NOT TO BE AT FAULT IN THE ACCIDENT AND YOU CAN IDENTIFY THE PERSON CAUSING THE DAMAGE.**

COMPREHENSIVE: Deductible applies to fire, theft, vandalism and other non-collision damage to your vehicle. **NO DEDUCTIBLE APPLIES TO GLASS BREAKAGE UNLESS YOU HAVE CHOSEN A GLASS DEDUCTIBLE.** If, however, the glass breakage is a result of a collision, **YOUR COLLISION DEDUCTIBLE WOULD THEN APPLY.**

STOLEN VEHICLE

If your vehicle is stolen you must report the theft to the police in the town where the theft occurred as well as your insurance company. If you have **COMPREHENSIVE COVERAGE** you will be reimbursed for transportation costs incurred after the first 48 hours following those reports to the police dept. and insurance company. Your right to reimbursement stops on the date your auto is located, or before that time if the insurance company pays you for the theft loss. If your vehicle is not recovered you must report your plates as stolen to the Registry of Motor Vehicles.

VEHICLE FIRE

If you have had a vehicle fire, you are required by law to report the fire to the fire department and complete forms provided by that department. These forms must be submitted to the insurance company before your claim can be paid.

SURCHARGE

The company will issue a surcharge notice to you if you are in excess of 50% at fault and the company pays more than \$500 to anyone for this accident. If you do not feel you are at fault for the accident, you can appeal the surcharge by following the instructions on the surcharge notice. The appeal must be done within 30 days from receipt of the surcharge notice.

PERSONAL INJURY PROTECTION - PIP

If you or someone in your auto has been injured, another adjuster may contact you to discuss your injury and treatment. The insurance company will mail a Personal Injury Protection (PIP) form to anyone who was injured in your vehicle.

Complete this form and sign the medical and wage authorizations. Return the form to the insurance company along with medical bills as soon as possible as medical and wage benefits cannot be considered until this form is received by your insurance company.

Payments for medical bills and lost wages can be delayed until the insurance company receives medical reports from the providers and wage information from employers.

If covered under a health plan which has requirements for using physicians within this plan, you must follow the requirements of your health insurance provider.

This notice may not answer all your questions, and we are ready to assist you in any way we can. Please do not hesitate to contact us if we can help in any way.

Once your claim has been completed, should you wish to critique us on how we handled your claim, please send the enclosed questionnaire back to us with your comments or suggestions.

We appreciate your business.

800-553-1801
www.RogersGray.com

A Brief History of the Agency

In the year 1906, when Rogers & Gray had its beginning, the Panama Canal was being dug and the San Francisco earthquake and fire took place. Since that time, through a series of mergers, acquisitions, consolidations and growth, the agency has become one of the largest in southeastern Massachusetts and is among the top 5% of all independent insurance agencies nationwide.

Rogers & Gray has become well known for its high ethical and professional standards in insurance affairs, and as an agency whose prime goal is to offer and maintain dependable personal services to its clients.

Branch Offices

Hyannis 775-0011

Route 132
640 Iyannough Road
Hyannis, MA 02601

Falmouth 548-7750

Route 28
84 Davis Straits
Falmouth, MA 02540

Dennis 398-7980

434 Route 134
P.O. Box 1601
So. Dennis, MA 02660

Sandwich 888-1400

290 Route 130
P.O. Box 1332
So. Sandwich, MA 02644

Orleans 255-0110

111 Route 6A
P.O. Box 309
Orleans, MA 02653

Plymouth 746-0055

341 Court Street
P.O. Box 3700
Plymouth, MA 02360

Wareham 295-6504

3 Tremont Road
Wareham, MA 02571