

A pair of hands holding a black smartphone. The screen of the phone displays a photograph of a car accident. A silver car on the left has collided with the front of a blue car on the right. The background is blurred, showing other vehicles and a street scene.

STEPS TO TAKE WHEN YOU FILE AN AUTO CLAIM

Having an accident or damage to your auto can be a very stressful time. If you experience a loss, we are here to help walk you through the process of filing a claim, step by step. If you have any questions through out the claim process, Granite Insurance will continue to be a resource for you!

Keep in mind that every insurance company handles its claims process a bit differently, but many of the steps are similar. Here's an idea of what to expect during the insurance claims process.

■ IF YOU ARE INVOLVED IN AN ACCIDENT WITH A THIRD PARTY OR COLLISION, CONTACT THE LOCAL AUTHORITIES.

■ PROVIDE INFORMATION ABOUT THE ACCIDENT TO YOUR INSURER:

Whether you file your car insurance claim over the phone, online, or with our office, your insurer will likely request the following details:

- *Location, date, and time of accident*
- *Name, address, phone number, and insurance policy number for all involved in the accident*
- *Weather condition*
- *Photo(s) of the damaged vehicle(s)*
- *Copies of the police and/or accident reports, if applicable*

■ REVIEW YOUR INSURANCE POLICY & ASK YOUR AGENT ABOUT YOUR COVERAGES:

Knowing what is covered is essential and can set proper expectations for your claim. Here are some things to know or ask about when filing a car insurance claim:

Know Your Deductible: Make sure you know how much your deductible is and if you have collision and/or comprehensive coverage on your vehicle. If you are not sure of the coverage or deductible you have in place on your auto ask your agent or advisor.

How Long Do You Have To File A Claim?: We recommend you be proactive in the event of a loss and file your claim ***As Soon As Possible***. It is a good idea to contact your insurance company to figure out their guidelines on filing a claim.

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■ WORK WITH THE INSURANCE ADJUSTER AND GET DAMAGES ASSESSED:

Your insurance company will send out an insurance adjuster to assess the damages sustained to your vehicle during the loss and investigate the loss to determine who is at fault for the accident. After the insurer has investigated the loss, they will provide you with an initial estimate of how much the repairs will cost (both parts and labor).

Some insurance companies may require the insured to get an estimate for the damages. The repair shop you take your damaged vehicle to will typically inspect the car and send the estimate/report to your insurance company. The insurance company will take the estimate into account when determining how much to pay towards the vehicle's repairs.

■ GET YOUR VEHICLE REPAIRED:

Once the damages have been assessed, the next step in the claim process is to get your vehicle repaired.

Find A Repair Shop: If you need help finding a repair shop, you can ask your agent for a list of local repair shops. You can also find a repair shop online. Once you decide which shop you are going to use for repairs, provide the shop with estimate reviewed by your insurance company.

If Additional Damages Are Found: The repair shop will make note of any additional issues found, that were not on the estimate, while repairing your vehicle and report those findings to your insurer before continuing with any repairs.

If Your Vehicle is Totaled: If your vehicle is not repairable due to the covered accident, your insurance company will work with you to resolve the total loss once an appraisal is completed.

Granite Insurance wants to make sure the claim process goes as smoothly as possible so you can get your vehicle repaired and back on the road. If you have any questions about your current auto policy and coverages, please reach out!



www.GraniteInsurance.com | 828-396-3342 | 56 N. Main St. Granite Falls, NC 28630

For more information, please contact your Account Manager on your Granite Insurance team!