

# Attention – Policyholder

Now that you have reported a claim under the policy, **we thought you would like to know!**

- The Adjuster** – represents the insurance company. He (or she) may be an employee of the insurance company or a representative of an independent adjusting firm which acts for many insurers and has been hired to look after your claim.
- The Adjuster's Job** – to get the information the insurance company must have to deal with your claim.
- The Way It's Done** – today's adjuster uses several methods. You may be contacted by mail, telephone or in person. Some adjusters may make a recording of the required information. The terms of your policy oblige you to give the adjuster appointed by your insurance company all necessary co-operation. Of course, if someone else is involved in your claim, he (or she) may also be insured and that insurance company may also appoint an adjuster. If the other person's adjuster contacts you, you should refer him to your adjuster.
- You, too, have obligations**
  - if your claim involves your automobile:
    - (a) do not assume any liability nor offer settlement yourself.
    - (b) aid in securing evidence or information to assist your adjuster.
  - if your claim involves damage to your property:
    - (a) as far as is reasonably possible, protect the property from further loss or damage.
- Collision Damage**
  - if your claim involved your automobile insurance policy, ask your adjuster how this is to be handled. Again, a variety of methods are employed. You may be asked to get competitive estimates, or the insurance company may have the damage "appraised". This means that an "appraiser" – who, like the adjuster may be a company employee or an "Independent" hired by the company, will inspect the damage and work out a fair price with the repairer of your choice. In some areas, you might be invited to take the car to a "Drive-in Appraisal Centre".

There an appraiser will produce a repair price which will be acceptable to most body shops in the locality. DON'T commence your own arrangements without checking with the adjuster, and remember that the insurance company has the right under the Policy to inspect the damage before repairs are commenced.
- Deductible**
  - if your car is covered by Collision insurance, your insurance company will pay for the damage to your car regardless of who is at fault, subject to a deductible amount chosen by you when you purchased the insurance. When repairs are completed you will be asked by the repair shop to pay the deductible and your insurer will pay for the difference between the deductible and the cost of repairs.

If you are not responsible for the accident, more than likely the deductible will be recovered from the responsible party. In most simple, uncomplicated instances the insurers of the responsible person will take over and pay the garage account direct, thus avoiding payment of the deductible. If a full recovery of your damages is made, your insurance rates will not be affected.
- Substitute Car**
  - if it is necessary to rent a temporary substitute vehicle while yours is being repaired, the responsibility for renting and paying for it is yours. If you have purchased Loss of Use coverage, then the cost of the rental of the vehicle will be paid for subject to the amounts stipulated. If you require the use of an automobile to earn your living the cost of the rental may be recoverable from the persons responsible for the accident.
- Repairs**
  - although the insurance company's representative may inspect the damage and determine the cost of repairs, neither the adjuster nor the appraiser can order the work to be done. This is the responsibility of the owner of the property.
- Damage to your Home or Other Property**
  - usually the adjuster will arrange to have an experienced contractor work out a fair price and who will be prepared to undertake the job. You are under no obligation to use the adjuster's contractor. His job is essentially to give the adjuster a valuation of the damage.
- Legal Papers & Other Correspondence**
  - any communications or legal papers received from other parties to the accident or claim should be immediately referred, unanswered, to your adjuster for attention.

**IF THERE IS ANYTHING YOU DO NOT UNDERSTAND ABOUT THE PROGRESS OF YOUR CLAIM OR IF THERE IS ANY DELAY IN PROCESSING IT, CALL YOUR AGENT OR BROKER**