

## **Your Property Damage Claim**

In order to properly document your property damage claim, remember these important items:

1. Take pictures of your damaged or totaled car and send them to us right away. Include photos of the outside of the vehicle and the inside.
2. Make a listing of any personal items lost or destroyed in the wreck. Include in your listing the name of the item, when purchased, where it was purchased, the original cost, whether or not you have the original receipt for the item, the replacement.
3. Locate your Certificate of Title immediately if you believe your car may be a total loss. This will help move the process along so that you don't lose valuable time in processing your claim later because you must request a replacement title.
4. Make notes of any conversations you have with the property damage adjuster including the date you spoke and the substance of the conversation.
5. If you believe you may have a vehicle that will be declared a total loss, begin searching for a replacement vehicle either by checking online, checking the newspaper, or researching local auto trader magazines. Use the Kelly Blue Book website to research and find out the approximate value of your vehicle.
6. If you have an outstanding loan on your vehicle, locate any paperwork or contact information so the lien amount can be determined and any pay-off information can be obtained. We will need the name of the bank and the account number.
7. If you have recently had major service work performed on your vehicle just prior to the wreck, locate the receipt for such service because the adjuster may increase his offer based on the work you recently had performed.
8. If you purchased a policy of insurance called "gap insurance," find the paperwork and bring it with you so we can review it in the event it will need to be utilized in processing your property damage claim.