

## Reporting an Auto Claim to Insurance Brokers of MN, Inc.

1. Promptly contact your agent on their office phone, if after hours our 24/7 phone service will connect you with your agent for assistance.
2. Our phone service can connect you directly with your insurance company 24/7 service if your agent isn't available. (add link to our company page)
3. You can contact the insurance company direct 24/7 claims service. (add link to our company page)
4. Contact the police department.
5. Obtain the following information:
  - Name, address, email address and telephone number of the other party.
  - Name of their insurance company and policy #
  - Names and contact information of any witness
6. Take any medical steps needed.
7. If you auto isn't drivable have it towed to the auto body shop of your choice.

We're committed to delivering high-quality customer service by making your claim process smooth and hassle-free — so you can focus on healing and getting back to your normal way of life as soon as possible. The following information should help answer any questions you may have regarding the process.

### **Casualty/Injury Claims Handler**

Once a claim has been filed, a claim handler will be in contact with you within two business days.

After they have reviewed your case, they will be in a better position to discuss with you the particulars of a specific claim.

### **Injury Claim**

In Minnesota, Personal Injury Protection (PIP) benefits are payable to you and others to compensate for certain losses from a motor vehicle accident — without regard to questions of fault or negligence.

Medical Expense coverage includes all reasonable expenses for necessary medical care. Non-Medical

Expense coverage includes wage loss and replacement services. Refer to your policy for specific limits and exclusions that are applicable to your coverage.

### **If You Have a Deductible**

If your policy has a deductible that applies to a claim, you'll need to make a payment to the repair facility equal to the amount of the deductible after repairs are completed.

### **Rental Car**

If your vehicle will be out of service due to a loss (other than theft) for more than 24 hours — and you purchased Rental Car coverage — a rental car will be made available to you.

- If your vehicle is not drivable, rental car coverage begins immediately.

- If your vehicle is drivable, coverage begins once actual repairs to your vehicle are started.

Rental Car coverage includes up to 30 days rental and ends when your vehicle has been repaired or

a settlement has been offered should your vehicle be deemed a Total Loss. In the event of a theft of

your vehicle, your Central Theft Unit claim handler can explain if rental car coverage is available and to what extent.

### **Vehicle Repairs**

We recommend you use qualified Direct Repair Shops or Approved Vendor Shops if the insurance company has them, as they will complete a repair estimate for your vehicle and electronically submit it to the insurance company for approval. All vehicles repaired at Direct or Approved Repair Shops some of these shops offer a lifetime warranty for as long as you own your vehicle.

### **Taking Your Vehicle Somewhere Other Than A Direct Repair Shops or Approved Shop**

We will arrange for a local claim adjuster or an independent adjusting service hired by us to inspect your vehicle and provide you with a copy of the repair estimate.

We will handle payment for the repairs.

### **Stolen Vehicles**

If your vehicle has been stolen, a member of the claims Theft Unit will contact you as soon as possible. Please have the following documents ready:

- Original vehicle title
- Any associated lien releases
- All sets of vehicle keys
- The police report number and name and phone number of the officer to whom you reported the theft

### **For More Information...**

Please consult your claim handler or agent at Insurance Brokers of MN, Inc. with any additional questions you may have regarding your claim.