

Simplify insurance claims procedures through preparation, documentation

by Bend Weekly News Sources

The winter storm that dealt a crippling blow to the Portland metropolitan area and much of Oregon left in its wake thousands of damaged vehicles. While some suffered extensive damage, many more probably were involved in minor "fender benders" or were damaged by flying gravel. In all cases, repairs are necessary, but what can a vehicle owner do to expedite the insurance claim and repair processes?

"Once you've fulfilled your responsibilities at the accident scene and it's time to take the car in for repairs, there are a few simple things you can do to file insurance claims quickly and easily so repairs to your vehicle can begin as soon as possible," said Clark Cosart, AAA Oregon/Idaho Executive Vice President.

Cosart offers these suggestions:

Write down a detailed account of the incident: the day, time, location, road conditions, driving speed and hazards;

If another vehicle was involved, be sure to include its year, make, model number, license plate number, driver's name, address, driver license number, insurance carrier and policy number, and the names and contact information of any others who were involved or who witnessed the accident;

If a police officer filed a report, obtain a copy for your insurance claim;

Draw a sketch of the street, indicating traffic control signs and signals and hazards;

Take pictures of the damage to the vehicle;

Review your insurance policy to be sure you're familiar with coverage terms and limitations;

Contact your insurance company claims office; and,

Promptly provide claims adjusters complete, accurate details as requested.

"The more you know about the terms of your insurance policy, and the more efficiently you provide the claims adjuster relevant, detailed information, the faster the claims process," said Cosart. "But, don't be hasty. If you have any questions about your coverage limits, review each item carefully with your agent. It's better to delay repairs than to discover costly claims errors after your vehicle is fixed."

As a reminder, Oregon law requires drivers or vehicle owners to file accident reports if damages are \$1,500 or more or if the vehicle was towed from a crash site.

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