



# Automobile Accident Claim Checklist



## Injuries

- If there are injuries to any person in your vehicle, the injured party must complete the **No Fault application** (for medical expenses) provided by your insurance company.

Please be aware, there are VERY specific time guidelines and statutes with regard to No Fault (medical expenses). These guidelines refer to, but are not limited to: turning in receipts, reports, applications and forms to your insurance carrier.

## Damages

- If your vehicle is driveable, choose a collision shop and obtain an estimate for repairs. Depending on the severity of the damages, your claim adjuster will either inspect the vehicle or simply request a written estimate of damages.
- If your vehicle is not driveable, your claim adjuster will make arrangements to inspect the vehicle at its place of storage.
- It is not uncommon to find supplemental damage during the course of repairs. Your repair shop will coordinate the supplemental charges with your adjuster.
- If your vehicle is deemed a total loss by your insurance company, please contact your Tompkins Insurance representative for more information regarding total loss claims.**

## PA Required Report of Motor Vehicle Accident

- The Driver's Accident Report Form (AA600) is required to be completed by ALL drivers involved in motor vehicle traffic accidents occurring within the Commonwealth of Pennsylvania and involves:

- (1) injury to or death of any person; or
- (2) damage to any vehicle involved to the extent that it cannot be driven under its own power in its customary manner without further damage or hazard to the vehicle, other traffic elements, or the roadway, and therefore requires towing.

Section 3747(a) of Title 75, Pennsylvania Consolidated Statutes of the Vehicle Code requires that if a police officer does not investigate an accident required to be investigated by section 3746 (relating to immediate notice of accident to police department), the driver of a vehicle which is in any manner involved in the accident shall, within five days of the accident, forward a written report of the accident to the department.

## Repairs

- Your adjuster will work with your chosen collision shop to come to an agreement on both the extent of the damage and the cost to repair. Once agreed upon, your collision shop will be given approval to proceed with repairs.
- You may choose to sign a "direction of pay" so that your collision shop is paid directly from your insurance company, minus your deductible. It will be your responsibility to pay the collision shop your deductible.
- If you have paid off your car loan and have received a Lien Release from the bank, please provide it to your Tompkins representative.

## Rental

- If a rental car is needed, check with your adjuster or your Tompkins Insurance representative to see if your policy includes rental reimbursement. Either your insurance company or your Tompkins Insurance representative can help facilitate your rental.