



Automobile Total Loss Claim Checklist

Declaring Total Loss

To be declared a total loss, repairs must be at least 75% of the fair market value of the vehicle. To determine fair market value, your insurance company will typically have several methods they will utilize to come up with the "Fair Market" value.

- ☐ Come to an agreed fair market figure with your claims adjuster.

Injuries/Damages – Reminders

- ☐ 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.

VERY IMPORTANT:

It is the driver's responsibility to complete and mail the Driver's Accident Report Form (AA600). It 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.

Personal Items and Keys

- ☐ Remove all personal belongings from your vehicle. All sets of car keys should remain with the vehicle.

Rental – Reminder

- ☐ Typically, insurance companies will only provide coverage for a rental car for a limited time period after the initial offer on a total loss. If you have a rental car, please contact your Tompkins Insurance representative or your insurance company to discuss the details of your coverage.

Plates

- ☐ Remove license plates.
- ☐ Call your Tompkins Insurance agent to have the vehicle removed from your policy.

Title

- ☐ Locate your title and lien release if applicable. Wait for the adjuster or your Tompkins agent to direct you on signing and forwarding your title. When signing, your signature must be **exactly as it is written on the front**. Your carrier must receive the signed title before they will issue your claim check.

Lien/Lien Release

- ☐ If there is a lien on your vehicle, the claim check will be issued with both your name (named insured on the policy) and the lending institution's name. The check will need to be endorsed by both parties. Contact your lending institution regarding their policy for claim checks. If no lien holder exists, the check will be issued to the named insured(s) on the policy.
- ☐ If you have paid off your car loan and have received a Lien Release from the bank, please provide it to your Tompkins representative or claims adjuster.

Storage of Vehicle

- ☐ Your adjuster may ask to have your vehicle moved to a fee-free storage facility. Please approve this move or as owner, you may be responsible for storage charges.

Keeping the Vehicle

- ☐ If you decide to keep your vehicle after it has been declared a total loss, there are several steps before your "salvaged" vehicle is road worthy or insurable. Contact your Tompkins Insurance representative if you need further assistance.