



AUTO



## Getting you back on track after a flood

### *A quick overview of what you can expect following a flood*

#### **The storm caused damage to my vehicle; what should I do?**

If it's safe to do so (in other words, the threat from the flooding has now passed and authorities have given you permission to return to the area), take a quick look around your car. Can you see it was submerged in water? Does it make any strange noises, or when you do go to drive it, does it seem to drive differently? If the answer to any of these questions is yes, proceed to step one.

#### **Step One – Report your claim:**

You can report your claim to Intact Insurance by calling our 24 hour claims line: **1-866-464-2424**, or by calling your insurance broker (the person you purchased your insurance from). If your vehicle is not driveable because of the flood, you should call in your claim. This will allow you to speak directly with a claims representative who can help advise you and get your claim started right away.

Try to have your policy number handy when you call. If you don't have it, we can look you up by name.

#### **Step Two – Get the details:**

If you have comprehensive coverage, your claims representative will go over the claims process with you and will provide you with their contact information and your claim number. They will tell you what will happen next and how we'll get it done.

#### **Please Remember**

Even after your claim is settled and paid, you can always call your claims representative if you have questions or concerns.

#### **Claims Number**

**1-866-464-2424**

The weather is changing. Insurance needs to evolve with it. To find out more, visit Insurance is Evolving.

**[insuranceisevolving.com](http://insuranceisevolving.com)**

[intactassist.com](http://intactassist.com)



### Step Three – Inspecting your vehicle:

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Your claims representative will arrange to have an Intact Insurance appraiser complete an appraisal on your vehicle.

During the appraisal process, your appraiser will confirm and clarify coverage. If they find damage to your vehicle, they will complete a repair estimate which will determine if your vehicle is “repairable” or “non-repairable”.

### Step Four – Getting you back to normal:

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Once coverage has been confirmed and we have the estimate from the appraiser, we will discuss your settlement options with you. Options are different for repairable and non-repairable vehicles:

#### **Repairable –**

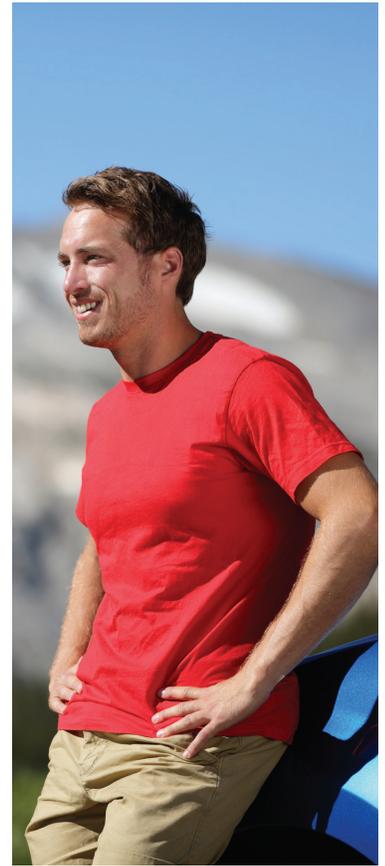
1. Repair using an Intact Insurance Rely Network® Vendor: We can arrange to have repairs completed by our Rely vendors. Repairs completed by Rely vendors are covered by our Rely Guarantee.
2. Choose your own Repair Facility: Already know where you’d like to have your vehicle repaired? We will pay the shop of your choice per our appraisal.
3. Take a Cash Settlement: If you don’t want to repair your vehicle, you can elect to take a cash settlement which will be made payable directly to you and any lien holders on the vehicle. The amount of the settlement will be for the cash value of the repair estimate and will not include the allowance given for things like profit and overhead, taxes, and trade expertise. Your adjuster will discuss the details of the cash settlement with you.

**Non-Repairable –** If your vehicle is deemed to be non-repairable, it means the amount to repair it is close to, or exceeds, its value. When this happens, the appraiser will determine the vehicle to be a “Total Loss” and your claim will be sent to our Total Loss Team where it will be assigned to a total loss expediter.

The total loss expediter will obtain a market valuation for your vehicle and once received, they will call you to discuss the settlement amount.

Be sure to ask your adjuster if you carry Loss of Use coverage. If you do, your adjuster will arrange a rental for you for the duration of time it takes to repair your vehicle (according to the limits you have on your policy). If your vehicle is non-repairable, your adjuster will arrange for you to have a rental vehicle until you are offered a Total Loss settlement.

We will do everything we can to get you back on track as quickly as possible. We know that after an event like this, repair resources can be stretched in the affected area and the wait to get repairs done might be long. However, we do everything we can to secure resources in affected areas or nearby communities to minimize the wait.



**Claims Number**

**1-866-464-2424**

intactassist.com

