

Frequently Asked Questions Regarding an Auto Hail Claim

Depending on the severity of the damage, your vehicle will be determined to be either repairable or what we call a “total loss”, meaning the cost of repairing your vehicle exceeds the assessed value of your vehicle. We have broken down the FAQs below depending on if your vehicle is deemed repairable or a total loss.

General

1. What is a Proof of Loss? Do I need to fill it out?

Insurance companies are required by legislation to provide each customer with the Proof of Loss form at the onset of a claim. The proof of Loss can be used to formally present a claim for damages to the insurer. Since you have already notified your insurance provider of your claim, you are not required to complete the form at this time. However, you may present your formal claim at any point in the claims process prior to the limitation date of the claim.

2. What is a limitation date?

The Insurance Act of Alberta requires that an action or proceeding against an insurer must be commenced within two years of the date the customer knew or ought to have known of the damage. If your claim is not fully concluded prior to this deadline and you wish to have more time to resolve it, you must start an action or else your right to recovery for the damage may be barred.

3. When will I be contacted for an estimate?

Rest assured, we are working diligently to determine a location to bring our Appraisers close to you. When we have set up an appraisal centre, you will receive an email with dates to book your appointment.

4. Can I obtain an estimate from any body shop?

We will require an approved estimate from one of our certified and trained Appraisers.

5. What is a 13H endorsement?

A 13H endorsement excludes future hail coverage to your vehicle. In the event that there is unrepaired hail damage to your vehicle, your policy will no longer cover the cost of those repairs or any other reported hail damage. In addition, the market value of your vehicle will be reduced given the extent of the damage. However, if you proceed with repairing this hail damage and you let us know, we add hail coverage back on your vehicle.

6. What if my vehicle is too damaged to drive?

If you cannot drive your vehicle due to glass breakage, you have the option to replace the damaged glass (e.g. windshield, headlights, etc.) and submit your receipts to **autohailclaims@intact.net**. Please include your claim number in the subject line. Upon review of your receipt(s) you will be notified of next steps.

My vehicle was determined to be repairable

7. I've decided to not proceed with repairing my vehicle. How will you now derive the amount of my settlement cheque?

If you choose to not repair your vehicle you will receive a settlement cheque based on the following calculation:

Amount of your estimate

- Less 20% The body shop's labour and overhead charges
- Less any applicable deductible
- Less GST

Please note that once you cash this cheque, a 13H endorsement will automatically be applied to your vehicle.

8. What if I choose to switch repair shops?

If you've received a co-payable cheque made out to you and the body shop you chose, but no longer want to use this specific body shop, please give us a call at 1-866-464-2424 ext. 59029.

We will then either cancel the first cheque and pay your newly selected body shop upon the completion of repairs, or we will issue you a new co-payable cheque made out to you and your newly selected body shop.

Please note that all payments issued for a new cheque or completed repairs must be made prior to your two year limitation date.

9. What if my repairs cost more than the amount I receive?

If you choose to repair your vehicle before your two year limitation date, our company will respond to any additional repair requests from the body shop to amend the approved estimate amount.

10. What if my vehicle becomes a total loss?

If during the appraisal process the costs involved in repairing your vehicle exceed its market value, it will be deemed a "total loss". In this situation, one of our Total Loss Adjusters will contact you to discuss your next steps, including the value of your vehicle and settlement options.

My vehicle was determined to be a "total loss"

11. What is a total loss?

The value of your vehicle is based on the current market value of vehicles equivalent to yours in the same year, make, and model. If the cost of repairing your vehicle exceeds the assessed value of your vehicle, it is considered a 'total loss'.

12. I have been issued a settlement cheque. Does this cheque 'expire'?

The settlement cheque we have issued is valid for six months from the date on the cheque, after which point it becomes stale-dated. We can reissue the payment at any time within your two year limitation period.

13. I have been issued a settlement cheque but I don't want to settle; I want to have my vehicle repaired. What do I do now?

If you've received a settlement cheque but would still like to proceed with repairing your vehicle, you have two options:

- i. Cash the settlement cheque you've received and once your vehicle has been repaired, issue the body shop the same amount you received in your settlement cheque. We will then issue the same body shop a payment for the difference of what was deducted from the original appraisal and the amount you already paid them.
- ii. If you don't want to cash this cheque, let us know. We will cancel the original payment and apply it directly to the body shop where your repairs are being completed.

14. What is salvage?

If your vehicle is a total loss, salvage is the amount of money your vehicle is worth in its damaged state. If you retain your vehicle a salvage amount will be subtracted from your settlement cheque. If you do not wish to keep your vehicle, we will issue you the full payment of your settlement less any applicable deductible and make arrangements to pick up your vehicle.

15. What if my vehicle is financed, how does this affect my settlement?

The settlement cheque will be payable to all parties who have a financial interest in the vehicle.

More Information

If you have any further questions that were not answered on this document, please give us a call at 1-866-464-2424 ext. 59025 or go online at intactassist.com.

Visit intact.ca/client-centre to track the status of your insurance claims anytime, anywhere.