

Insured Name _____

Claim Number _____

Policy Number _____

Accident Date _____

Insurance Company _____

I. Explanation of Your Rights and Duties for Repairing Your Vehicle

- A) It is your right to receive payment, shop around, and to obtain repairs at the repair shop of your choice for the amount of our appraisal.
- B) You have the right to be given a list of registered repair shops in the county where your vehicle is garaged. This list includes our referral shops (highlighted, underlined, and marked with an *). If you decide to have your vehicle repaired at one of our referral shops, the shop will usually charge not more than the amount of our payment to you, plus any deductible that applies. We will guarantee the quality of the repairs made at any of our referral shops, and we will resolve any dispute between our referral shop and us. Arbella is only required to pay for the cost of repairing your vehicle, less any deductible that applies.
- C) It is your duty to notify us, by telephone or in writing, if you or the shop repairing your vehicle discovers any additional damage that was not included in our original appraisal. You are required to notify us of this additional damage *before* the repairs have been completed.
- D) It is your right to pursue resolution of any differences in repair costs through contact with us and by the procedure established in General Provision section II of the policy and Massachusetts General Laws Chapter 175, Section 195A, or to pursue any other remedy which may be available.
- E) It is your duty to complete and return the Repair Certification Form when your vehicle is repaired. If the Repair Certification Form is not returned to us, the actual cash value of your vehicle will be reduced by the amount of the claim payment plus any deductible that applies.
- F) It is your duty to allow us, upon request (**appraisal is stamped "Reinspection Required"**), to reinspect your repaired vehicle after receipt of the Repair Certification Form. If your repaired vehicle is not made available for reinspection within a reasonable amount of time, the actual cash value of your vehicle will be reduced by the amount of the claim payment plus any deductible that applies.

II. Certification of Repair

I certify that my damaged vehicle has been repaired by:

Shop Name _____

Shop Address _____

Shop Phone _____

Policyholder's Signature _____

Date _____

III. For Company Use Reinspection Certification

I certify that the repair work has been completed in accordance with Arbella's appraisal.

Appraiser's Appraiser _____

Date _____

FREQUENTLY ASKED QUESTIONS

Accidents are unfortunate. However, when they occur, we want to make your claim experience as seamless for you as possible. We have prepared these Frequently Asked Questions to help guide you through the auto claim process. Your claim representative is always available to answer any additional questions you may have.

Q: What do I do with all this paperwork?

A: The enclosed information includes, among other things, a list of state licensed automobile repair shops in your county. The underlined shops are Arbella's referral facilities. Arbella and the repair shop guarantee the quality of the repairs performed by these shops. Please take the time to read all the material, as it explains your rights and options concerning the repair of your vehicle.

Q: Am I restricted to the shops on your list?

A: No, you may have your vehicle repaired wherever you choose once Arbella has appraised the damage. However, you should consider potential labor rate differences between repair shops before making your final selection, as other repair shops may charge labor rates in excess of Arbella's rate of reimbursement. These charges could then become your responsibility.

Q: My shop told me it will cost more to repair my vehicle than the figure Arbella has given me. What now?

A: This may occur when our appraisers are unable to visually inspect all areas of damage at first inspection. In such cases, your repair shop will contact our appraiser and request what is known as a supplement appraisal. The appraiser will then, if warranted, view the vehicle again and write a supplemental appraisal for the appropriate amount of additional damage.

Q: What if the repair shop and the appraiser do not agree on the amount?

A: In the vast majority of cases the repair shop and Arbella come to an agreement immediately. However, should this rare situation develop, we encourage you to call your Arbella claim representative for assistance and further explanation.

Q: I am considering not having my vehicle repaired. Am I obligated to do so?

A: No, you are not.

Q: Am I then obligated to return your check?

A: No. However, you should be aware that any un-repaired damage may decrease the value of your vehicle by the dollar amount of the proposed repair cost.

Q: I am going to need substitute transportation while my vehicle is being repaired. I have 30 days, correct?

A: Your policy states that you have *up to* a specified daily and total amount of coverage to cover the cost of your substitute transportation needs. Your allowance depends on the coverage you selected at the time you applied for your policy. For example: You purchased policy limits of \$30/\$900. If you rent a vehicle at a daily rate of \$30 per day, you may have up to 30 days of coverage. However, if you rent a vehicle at a daily rental rate of \$20, you may have up to 45 days of coverage. If you are uncertain about your policy limits, you should call your agent or your Arbella claim representative directly.

In the event your vehicle is deemed a total loss, the number of days allowed are usually determined by the number of days it takes Arbella to appraise your vehicle and issue payment. If your vehicle is repairable, your rental allowance is calculated by how long it should reasonably take to repair your vehicle, up to your policy limit. If your vehicle is drivable, you should avoid obtaining a rental vehicle until your vehicle is actually placed at the repair shop.

Our Customer Care Endorsement may provide additional coverage in certain situations. There may be other “special provisions” or circumstances regarding your rental coverage. In any case, you may call your claim representative for further clarification.

Q: I do not have rental coverage on my policy. Am I out of luck?

A: Not necessarily. If the other party involved in the loss was at least 50% at fault, you may present a claim for substitute transportation to that party’s insurance company. They will reimburse your rental expenses up to their determined percentage of fault.

Q: What is a “direction to pay?”

A: A direction to pay is a form you may sign that authorizes Arbella to issue payment for the repair costs for your vehicle directly to your auto body repair facility. You may be asked by your repair facility to sign one, however, you are not obligated to do so.

Q: Why is my lien holder included as a payee on my settlement check?

A: When you take a loan from a financial institution to purchase a vehicle, they hold a financial interest in your vehicle. Until the loan has been paid off, and the title to the vehicle has been re-issued in your name, we are obligated to protect their interest in your vehicle. Accordingly, we include them as a payee on any settlement check issued directly to you.

PLEASE NOTE: These questions and answers are for information purposes only and do not change or alter the terms of your insurance contract. The terms of your insurance contract control.