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| The State of New Jersey | NJ Department of Banking and Insurance |
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| **What You Should Know About...**  |
| **Filing an Auto Damage Claim with Your Own Insurance Company** |
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| **If you file a first party claim,** your insurance company will either pay to repair the damages to your vehicle or pay you the value of your vehicle if the damages exceed the car's worth. First, though, the company will subtract the deductible amount you have chosen for that coverage.  |
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| **Frequently Asked Questions**  |  |
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| **2. What must I do after a loss?** |
| * Immediately report all losses to your insurance agent or company.
* Immediately report a loss to the police if your vehicle is stolen, vandalized, or damaged by a hit-and-run driver. Without a police report your company could deny your claim. In fact, under Division of Motor Vehicle law you are required to report any accident involving property damage in excess of $500.00 to the appropriate authorities.
* You must make the damaged vehicle available for inspection by the insurance company before you have it repaired.
* **Protect your vehicle from further damage. If you don't do this, your insurer could refuse to pay for any subsequent damage. For example, if you don't cover a broken windshield and rain damages the upholstery, your company could refuse to pay for the damaged upholstery.**
* Cooperate with the insurance company's investigator. If you don't cooperate, the company could deny your claim.
* When you file a first party claim, you have a direct contract with your insurer that requires the company to fulfill all the conditions stated in your policy. However, the contract also places duties and requirements on you, the insured, when filing a claim. Therefore, you need to review that section of your policy often called "Conditions" or "Insured's Duties After a Loss."
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