

# your claim

Understanding catastrophe auto claims



**Allstate**<sup>®</sup>

You're in good hands.

You deserve  
prompt and professional  
CLAIM SERVICE.

**That's Allstate's Stand.**

*When severe weather or a catastrophic event occurs, we understand your need to get back on the road as quickly as possible. That's why the National Catastrophe Team is dedicated to helping you and promptly completing your auto claim.*

## **Expect the best claim service.**

We will provide prompt, friendly assistance with your claim. We will work hard to keep you informed about what's going on and what you can expect. We will provide you with answers to any questions about your claim or estimate. We do this because we're dedicated to keeping you in Good Hands.<sup>®</sup>

# The Catastrophe Claim Process

Each claim will typically follow these basic steps. Some of these steps may be completed during a single conversation or meeting.

## Step 1: Make a claim

You report a loss, and we assign a claim number for tracking your claim.

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## Step 2: Schedule an inspection

A team member assists you with scheduling a vehicle inspection.

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## Step 3: Evaluate the damages for a repair estimate

Your adjuster evaluates the damages and determines needed repairs and/or replacement, then prepares an estimate for covered damages.

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## Step 4: Review your estimate

Your adjuster discusses with you the damage estimate and settlement based on your policy provisions, terms and coverage.

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## Step 5: Wrap up your claim

Your adjuster wraps up your claim by sending you applicable payments or documents and by answering any questions you may have.

## HOW LONG WILL IT TAKE TO COMPLETE MY CLAIM?

The length of time it takes to complete the claim process depends on several factors. Although we add staff following a severe weather event or catastrophe, there may be hundreds or even thousands of customers affected. This, along with the complexity of your damages, availability of vendors, safety and access issues, will contribute to the length of time it takes to settle your claim.



## THE CLAIM PROCESS



It's human nature to want to get your life back to normal quickly after a loss. That's why the National Catastrophe Team was created. In the unfortunate event that a catastrophe affects you or your family, we'll be here to help.

### **WHERE SHOULD I BRING MY CAR?**

Following a severe weather event or natural catastrophe, our Drive-In Claim Centers offer extended drive-in hours and are staffed by additional catastrophe claim team members. Inspections usually take 30 minutes and are available by appointment by calling 1-800-54-STORM (1-800-547-8676).

### **WHAT DO I DO IF I CANNOT SAFELY DRIVE MY VEHICLE?**

If you cannot safely drive your vehicle to a nearby Drive-In Claim Center, you have the option of having your vehicle inspected by a catastrophe claim team member at the repair facility of your choice, or some other location. To schedule an inspection, just call 1-800-54-STORM (1-800-547-8676).

### **MY LOSS OCCURRED WHILE I WAS IN ANOTHER STATE. HOW WILL THIS BE HANDLED?**

You have a choice. Allstate can provide claim service in either the state where the loss occurred or in the state where you reside.



**Allstate National Catastrophe Team**  
**1-800-54-STORM (1-800-547-8676)**  
**allstate.com/claimcenter**

After you reported your claim, you received an Allstate claim number. You can use this number to access information about your claim. Please write your claim number on all documents that you submit, including receipts, to help keep important information together with your claim records.

**HOW CAN I CHECK THE STATUS OF MY CLAIM?**

There are two convenient ways to check the progress of your claim once you've reported it.

**By phone**

You may check the progress of your claim by calling 1-800-54-STORM (1-800-547-8676) during regular business hours to speak with a catastrophe claim team member.

**Online**

You can also review your claim's progress online once you've registered and logged in via Customer Login at allstate.com. There you can securely check your claim status, view qualifying claim payments, upload claim documents and exchange communications with your adjuster.

**YOUR CLAIM STATUS**



## How to select a repair facility.

Selecting a qualified repair facility can be difficult. Here are a few tips for you to consider when making your decision.

### **Ask around**

Talk to friends and family members who have had recent repair work done.

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### **Check work history**

Get information about your auto repair facility's work history from your local Better Business Bureau.

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### **Request references**

### **CAN MY CLAIM ADJUSTER RECOMMEND A REPAIR FACILITY?**

We do not recommend repair facilities following a catastrophe because facilities are often overwhelmed by the number of vehicles needing repairs. We recommend you talk to your family and friends to find a reliable, local repair facility.

### **WHAT IF ADDITIONAL DAMAGE IS FOUND DURING THE REPAIR PROCESS?**

If additional damage is found during the repair process, advise the repair facility to call 1-888-479-3730 immediately. Your claim adjuster will discuss the differences and determine if the vehicle needs to be re-inspected or if the issue can be resolved by phone with the repair facility. Please keep in mind that estimates are adjusted to reflect additional damages only for covered items and only when the repairs are necessary.

### **WHAT IF I NEED A RENTAL VEHICLE?**

If you have optional Rental Reimbursement coverage on your policy, you may be eligible for car rental benefits. Rental Reimbursement coverage pays for rental reimbursement up to the limits listed in your policy, generally until repairs are completed, up to a maximum of 30 days. Be sure to check with your repair facility to confirm how long it will take to repair your vehicle.

“I like that  
I know what to expect  
UP FRONT.”



After your vehicle is inspected, an adjuster will create an estimate. Your estimate typically spells out what needs to be repaired and/or replaced, as well as what is covered under your policy. Your adjuster can answer any questions you may have about your estimate.

### **WHAT'S A DEDUCTIBLE?**

The deductible is the portion of a covered loss that you are responsible for under your policy. For example, if your covered claim is \$4,500 and your deductible is \$500, Allstate pays \$4,000.

### **WHAT DOES COMPREHENSIVE COVERAGE PROVIDE?**

This coverage provides for the repair or replacement of your insured vehicle for damages caused by events other than collision, which include but are not limited to, falling objects, fire, explosion, earthquake, windstorm, hail, water or flood and glass breakage. This coverage provides payment up to the actual cash value of the vehicle, minus your deductible.

### **WHAT IF MY REPAIR SHOP'S ESTIMATE IS DIFFERENT THAN MY ALLSTATE ESTIMATE?**

If there is a difference between our estimate and that of your repair facility, you should immediately call the catastrophe team at 1-888-479-3730. They will do what they can to resolve the differences and make any necessary adjustments when they are warranted and only for covered items.

## **YOUR ESTIMATE**

## **WHO DO I PAY MY DEDUCTIBLE TO?**

The settlement check you receive from Allstate will be based on the estimated amount of your covered loss minus your deductible and any applicable depreciation. In most cases, you would pay the amount of your deductible directly to your repair facility once repairs are completed.

## **HOW DOES ALLSTATE DETERMINE THE ACTUAL CASH VALUE IF MY VEHICLE IS A TOTAL LOSS?**

If it is not economically feasible to repair your vehicle, we will settle your vehicle as a total loss. Your vehicle's value is based on its actual cash value, which is determined by various factors that include the vehicle's condition, prior damage and local market pricing.

## **WHO PAYS OFF MY LOAN BALANCE IF MY VEHICLE IS TOTALED?**

For covered losses, we'll pay up to the actual cash value of the vehicle, minus your deductible. In some situations, the loan balance may be higher than the value of the vehicle. If this is your situation, you are responsible for any loan balance greater than the claim settlement amount.

## **WHEN CAN I EXPECT TO RECEIVE A SETTLEMENT CHECK FROM ALLSTATE?**

In some cases, the adjuster can provide you with your estimate and check at the inspection. Typically, the adjuster will inspect the damage, prepare the estimate and, depending on the extent of damages, submit the repair estimate for approval. Once the estimate is approved, your check and the estimate will be mailed to you separately.

## **WHY DOES THE CHECK I RECEIVE FROM ALLSTATE INCLUDE THE NAME OF MY LIEN HOLDER?**

If you have a loan on your vehicle, the lien holder or finance company who loaned you the money is usually named on your policy. Most lien holders require that their name is included on claim payment checks. You will need to contact your lien holder to find out how to obtain their endorsement on the check. If you have chosen a repair facility, your claim check may be made jointly payable to you and the repair facility.



"I just want to  
get my life back  
**TO NORMAL**  
as soon as possible."

## **NOW THAT I'VE HAD A CLAIM, WILL MY PREMIUM INCREASE?**

There are many factors that affect your premium amount, including your policy coverage, prior claim history, your loss type and how long you have been with Allstate. The best source for the answer is your local Allstate agent, who would be happy to discuss your individual circumstances. If you're unsure of your agent's phone number, visit [allstate.com](http://allstate.com) or simply call 1-800-ALLSTATE (1-800-255-7828).

***Thank you for doing business with Allstate.***

“I’m glad  
I have Allstate on  
**MY SIDE.**”



# Notes

**Allstate National Catastrophe Team  
1-800-54-STORM (1-800-547-8676)**

P.O. Box 672041, Dallas, TX 75267-2041

Fax: 1-877-292-9527

[allstate.com/claimcenter](http://allstate.com/claimcenter)

Your policy number:

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Your claim number:

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Your repair facility number:

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Other important phone numbers:

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We're here for you —  
before, during and after  
YOUR CLAIM.



Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company: Northbrook, IL; Allstate County Mutual Insurance Company: Irving, TX; Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ.

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