# Auto Damage Claims

**Customers often have questions about the next steps once their auto claim has been filed.**
The following information will help answer some of the most common questions. Please feel free to contact your Mutual of Enumclaw adjuster with any additional questions you might have..

## I filed a claim. What's next?

- Your assigned adjuster will contact all parties involved in the accident to confirm the facts and obtain a recorded statement, if necessary.
- Your adjuster will gather information to confirm coverage, determine liability and assess vehicle damages.

## How does my deductible work?

- The deductible is the amount of the loss you sustain before your Comprehensive or Collision coverage begins. The deductible applies regardless of fault and you selected the amount of your deductible when you purchased your policy.
- You will likely pay your deductible directly to the repair facility if your vehicle is repairable. In the event your vehicle is not repairable, your deductible will be deducted from your settlement.

## How do I select a repair facility?

- You can use any shop of your choice for vehicle repairs. Mutual of Enumclaw will be happy to contact your shop of choice to obtain the estimate and vehicle photos.
- At your request, we will provide a list of Direct Repair Shops in our Customer Service Network (CSN) warranty repair program. In the event that you elect to take your vehicle to one of these shops for repair, Mutual of Enumclaw will stand behind the body shop's existing quality workmanship guarantees. Please let us know if you would like a referral to a CSN shop. The choice of a repair facility is always yours.
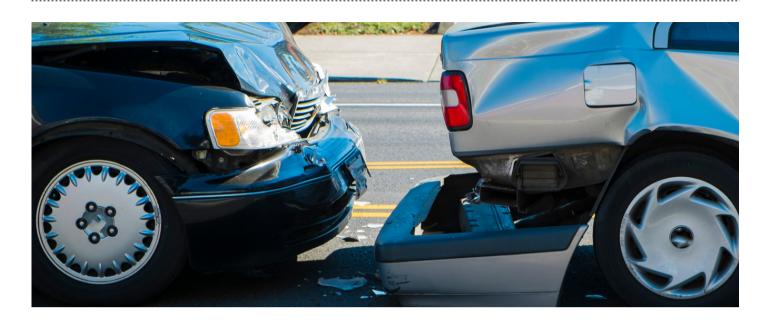
## I already have an estimate. What's next?

- Please let your assigned adjuster know as soon as possible. This allows the adjuster to work with you  and/or the repair shop to review repairs and approve the estimate.
- After repair costs have been approved and the repair process started, the repair shop will provide you with the status updates. Note that supply chain and labor availability issues may impact the time it takes to repair your vehicle.

## How do claim payments work?

- Mutual of Enumclaw may pay your body shop directly or, if you prefer, issue a joint check to you and the body shop.
- If there is a lienholder on your vehicle and you have not decided which repair shop will complete repairs, we will issue a joint check payable to you and the lienholder.
- In the event that there is no lienholder on your vehicle, payment can be made directly to you.
- If your vehicle is repairable, you will likely pay your deductible directly to the repair facility.

## What if additional damage is discovered?

- Mutual of Enumclaw will work directly with the body shop to consider loss related damages.

## I need a rental vehicle. Can you assist me?

- Let your assigned adjuster know right away if you need a rental vehicle.
- Not all policies include rental coverage. Your assigned adjuster will confirm the status of rental coverage on the policy.
- If rental coverage is appropriate, the assigned adjuster will approve and assist with setting up the rental according to the policy conditions and coverage limit.Let your assigned adjuster know right away if you need a rental vehicle.

## What if the other driver doesn't have insurance?

- Your adjuster will review your policy to inform you of available coverage. We will also verify other parties have applicable insurance.

## Will I get my deductible back?

- Should our investigation should confirm that another party is responsible for the damage to your vehicle, Mutual of Enumclaw will attempt to recover the damages paid, including your deductible.