



Auto Claims - Total Loss

Customers often have questions about total loss claims.

The following information will help answer some of the most common questions. Your Mutual of Enumclaw adjuster will help you answer any additional questions you might have.

What if my vehicle is not repairable?

- If your vehicle is determined to be economically unrepairable, your adjuster will contact you to discuss the next steps in the total loss evaluation and settlement process.
- We may ask for your cooperation to have your vehicle moved to a secure location for further assessment. There is no cost to you for moving your vehicle or the storage cost at our secure facility.
- If we determine that your vehicle is a total loss, we will contact you to confirm the vehicle options, mileage, and condition are properly included in the valuation of your vehicle. Individual state's regulations will apply.
- If a deductible is applied to the loss, that amount will be subtracted from the vehicle settlement payment

I need a rental vehicle. Can you assist me?

- Let your adjuster know right away if you need a rental vehicle.
- Not all policies include rental coverage. Your adjuster will determine if there is available rental coverage on your policy.
- If rental coverage is appropriate, your adjuster can assist you with setting up the rental and explain your available coverage.

What if the other driver does not have insurance?

- If the other party is at-fault and we determine they do not have insurance, your adjuster can explain what coverages may be available for Uninsured Motorist Bodily Injury and Property Damage.

Will I get my deductible back?

- When it is determined that someone else is at-fault for the accident we will start the subrogation process. A notice will be sent to the at-fault party and/or their insurance company. This notice will inform them that we are seeking reimbursement of the payments made for your vehicle repairs, rental, injuries, and seek recovery of your deductible. We will continue to work to recover our payments and your deductible until you receive reimbursement of your deductible or until reasonable efforts are exhausted.

Serving communities throughout:

Washington • Oregon • Idaho • Utah • Arizona • Montana • Wyoming

The home office of Mutual of Enumclaw Insurance Company is located at:
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Please note that this FAQ document regarding is for informational purposes only. Please refer to your insurance policy in its entirety for actual policy language, as all terms, conditions, and exclusions apply.

