Instructions For Handling Loss Claims



- Record details of claim.
- Report all accidents, theft losses and vandalism losses to the police.
- Wait for contact from your adjuster.
- Do not admit liability or tell anyone that your insurance company will pay for damages. Our adjusters will determine liability.
- Do not instruct third parties to obtain estimates of damage as in most instances we refer them to a qualified appraiser.
- Do not tell anyone that your insurance company will pay for a rental vehicle while their vehicle is under repair, refer all questions of this nature to the adjuster.
- Refer third parties to their own insurers.
- Do not arrange for repairs to your own vehicles until your adjuster gives approval.
- When repairs have been completed to your vehicle(s) you may choose to either:
    - Pay your deductible and the full GST and have the repairing firm forward, to your adjuster, the final repair invoice, less your deductible and the GST. Your insurers will reimburse the portion of GST not recoverable from the Government.
    - Pay the entire repair invoice and forward a copy to your adjuster requesting that you be reimbursed. Advise that you have paid the invoice in full.
    - Complete and return documents forwarded to your attention immediately, i.e.; accident statements, proof of loss, bill of sale, etc.
- If there are children on the school bus at the time of the accident, we require the names of students, their parents' names, addresses, and telephone numbers.