IMPACT READY

The Claim Complete Auto™ Accident Guide

That Fits in Your Glovebox

Impact Ready™

Glovebox Companion

📘 Table of Contents

⚖️ First Things First

Please put your personal safety first. This guide was created to help you navigate the aftermath of an accident with clarity, confidence, and a little extra backup. It includes general best practices, Washington-specific consumer rights, and industry experience—but it's not a substitute for legal advice, policy consultation, or common sense.

Please also keep in mind:

- This guide is intended for educational and informational purposes only.
- It does not replace personalized legal, insurance, or repair-related advice.
- Circumstances can vary by policy, company, or location.
- If something doesn't feel right—pause and get help. Trust your gut.

 For questions or support, visit:

🌐 www.claimcompleteauto.com 📞 253-406-7764

📬 3800 Bridgeport Way W, University Place, WA 98466

Accident Reference List

Emergency Contact
Name: ____
Phone: ____

Attorney:
Name: ____
Phone: ____

Tow Company ________________________________
Phone: ____
Alternate Tow Company _________________________
Phone: ____

Shop: ____
Address: ______________________________________
Phone: ____
Alternate Shop: ______________________________
Address: ______________________________________
Phone: ____
Additional Notes:

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Coverage Reference List

Insurance Provider: ____________________________

Policy Number: _______________________________

Phone Number: _______________________________

Liability Limits: ______________________

Comp: YES / NO Deductible $_______

Collision: YES / NO Deductible $_______

Tow/Roadside: YES / NO Deductible $_______

Rental/TEC: YES / NO Amount $__________

(UIM) Uninsured/Underinsured Motorist: YES/NO

Limits:____________________

PIP Coverage: YES / NO

Limits: ____________________

GAP Coverage: YES/NO

Carrier: _____________________________________

Contact info: _________________________________

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IMMEDIATE ACCIDENT RESPONSE CHECKLIST

CHECKMARK EACH CIRCLE AS EACH ITEM IS COMPLETED

🧍‍♀️ Your Wellbeing Comes First

🚫 Do Not Exit the Vehicle

Before anything else, check in with yourself and your passengers.

- Are you physically okay?
  If you are seriously injured, call 911 immediately and stop using this guide. Getting medical help is *always* the top priority.

👉 You can reach out for our services later—we'll be here. Your safety is everything.

🚨 Safety First

- Turn on your hazard lights

- **PHOTO OP SUGESTION (<u>only if safe to do so!)</u>**

- Take a photo of the other vehicle from your driver's seat (including the license plate if possible)

  👉 *If they try to flee, a license plate photo is all you need—call 911 immediately. Do not chase them.*

- Snap a shot out your windshield to show your view at the time of the crash

- Hold your phone between the front headrests and take a picture of the scene behind you

- Assess your surroundings—can you safely move the vehicle to the side of the road?
  - ✅ If yes, carefully do so and then exit when safe. 🚫 If not, call 911 and remain in the vehicle with your seatbelt on.

- 📱 Let your emergency contact know you've been in an accident and share your location.

- Once safely off-road, exit your vehicle only if it is safe to do so. Try to exit on a side away from traffic. Check on the other driver's wellbeing and call 911 for any medical assistance needed.
- If everyone is okay, it's your call whether to involve the police. That said, if there are questions about faults, significant damage, or the vehicles aren't drivable, it's wise to request a police response for documentation.

📷 This is where we switch to full ***photo mode***.
Whether you're under stress or cool as a cucumber, there is a lot going on and a lot to remember.
The term '*a photo speaks a thousand words*' couldn't be more true in these moments, so start **SNAPPING AWAY.**

There is a checklist on the following page of necessary photos, but feel free to take as many photos as you like. You can always delete later, but you cant go back in time to get more.

- ❖ Please keep in mind that it is never okay to record someone without their permission. Best to just keep it to photos for now.

📷 Photos Checklist

✅ Driver & Vehicle Info:

- Other driver's license
- Other driver's license plate
- Other driver's insurance card

✅ Scene Photos:

- General surroundings
- Before the accident location (where you were coming from)
- Point of impact including debris and skid marks
- After the accident scene (where the road leads next)

✅ Vehicle Photos:

- All 4 sides of *each* vehicle (front, back, driver, passenger)
- Specific photos of all visible damage
- Photos of wheels and rims (they're often overlooked!)

Additional Information

Officer Name: ______________________________

Badge Number: ____________________________

City/Department: __________________________

Police Report Number: ______________________

Witness 1 Name:____________________________

Witness 1 Phone: ___________________________

Witness 2 Name: ___________________________

Witness 2 Phone: ___________________________

Witness 3 Name: ___________________________

Witness 3 Phone: ___________________________

<u>Exchange of Information</u>

Tear out and provide to the other driver(s)

🔒 ***Reminder: Never provide your home address at the scene of an accident. Use your phone and insurance info only.***

Your Name: ________________________________

Your Phone: _______________________________

(Never provide your address)

Your Insurance: _____________________________

Your Policy Number: _________________________

Your License Plate Number: ___________________

Exchange of Information

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(Never provide your address)

Your Insurance: _____________________________

Your Policy Number: _________________________

Your License Plate Number: __________________

🚗 Damage & Towing Guide

🔧 Is It Safe to Drive?

(We’re not asking if it ***can*** drive—ask yourself: **Is it safe**?)
Here are common red flags that call for a tow. Don’t forget to snap a photo!

- 🚨 Airbags deployed? → Tow it
- 🔗 Seatbelts don’t retract or buckle? → Tow it
- 🛞 Chunks out of tires or bent wheel? → Tow it
- 💧 Fluid leaking? → Tow it
  (Windshield washer fluid may be the exception—if you’re not sure, play it safe and tow)
- 🚫 Hood unlatched or blocking vision? → Tow it
- 💡 Headlights or taillights not working? → Tow it

🏠 Where to Tow?

🅰️ Tow to Your Home (Recommended)

- You maintain full control while you recover and clear your head
- Adjusters can inspect it at your home or via photo upload (not recommended)
- If it's a total loss, it's easier to inspect and remove belongings

⚠️ Important: If you don't have comprehensive or collision coverage, your car still needs to be moved. Don't leave it—impound and storage fees add up fast.

💡 Some tow companies may offer to buy your vehicle. Grab their info and contact them later when you're ready.

🅱️ Tow to your **Repair Shop of Choice**

Towing straight to your repair shop of choice is totally fine—just keep these in mind:

- If during business hours:

  ➤ Follow the tow truck to provide keys and sign shop authorizations

- If after hours:
  ➤ Still follow if possible to ensure the car is safely dropped off and locked
  ➤ Then return during shop hours to hand over your keys and sign all necessary paperwork

Tow Provider information -

Company Name:

____

Driver Name:

____

Company Phone Number:

____

🛑 The immediate needs are met—and **that can be enough for today** if you like. Take care of yourself. Breathe. Recover. You've done plenty.

📘 What's Ahead

The following pages include:

✓ How to report your claim

✓ Repair and total loss tips

✓ What to do when things go sideways

You don't have to read it all at once.

We're just here to guide you when you're ready.

🎁 Need a Helping Hand?

📲 Scan the QR code below to schedule and find additional resources on our website.

We're here for you—every step of the way. 💛

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REPORTING YOUR CLAIM

📞 Reporting the Claim: Should I Call My Insurance?

You should report the accident to your insurance company as soon as possible—but *waiting until the next day is perfectly fine*. Taking a little time allows you to calm down, gather your thoughts, and make the call with a clear head.

❓ Do I *Have* to Call My Own Insurance Company?

Some people hesitate to report an accident to their own carrier—especially if:

- The other driver is at fault
- They're worried their premiums will go up
- They'd rather deal directly with the other party's insurance

So... why would you involve your own insurance at all?

🤝 First-Party vs. Third-Party Claims

When you report the accident to *your* insurer, you become what's called a **first-party claimant**. That means:

- As a **first-party claimant**, you have a **contract** with your insurance company
- They have **legal obligations** to protect you, as long as you've paid your premium

- Your coverage is defined by your **policy terms**, which includes handling claims *fairly and promptly*

If you report to the other insurer, you become a **third-party claimant** with no contract and fewer legal obligations to protect you.

Even though insurers *should* treat all claimants equally, the reality is… they often don't.
As a first-party claimant, you have **stronger protections** under law, and your insurer could face **bad faith penalties** if they mishandle your claim.

💰 What About My Deductible?

If you file with your own insurance, you will owe your deductible. Like medical insurance, you should always plan on the deductible payment. That's the portion *you* pay out of pocket before your coverage kicks in.
✅ Pro Tip: Choose a deductible based on what you could afford *today*, not just what makes your premium cheaper.

- $500 is ideal
- $1,000 is manageable
- $100 is even better (if it's offered)

Think of it as your out-of-pocket cap when disaster hits. Choose a deductible your future self will thank you for.

🔁 Can I Get My Deductible Back?

Yes—sometimes.

Once both insurance companies complete their investigations, if the other driver's insurer accepts full fault, your insurer may waive or refund your deductible.

If you've already paid it, they'll typically send you a reimbursement check. The "Made Whole" Doctrine is generally adopted by all states—which means that before your insurer can collect anything from the other party, they must first make you whole within the limits of your policy.

That includes your deductible reimbursement.

📓 Keep a Contact Log

The claims process can involve a lot of calls—and a lot of different people (shop contacts and insurance). Start a log with the following:

- 📅 Date & Time
- 🧑 Person's Name & Title
- 📞 Company or Department
- 📝 Purpose of Call / Notes
- 🔁 Next Steps or Follow-Up Needed

Your first call will likely be to report the loss—not a deep dive. This rep is usually not your assigned adjuster. They'll take basic information, assign your file, and pass it along.

But remember: **That call is still likely recorded—and your adjuster may refer back to it later.

📃 Online Claim Reporting (A Word of Caution)

These days, a lot of insurers offer online claim filing. While convenient, it's not without risk.

🖥️ Keep in mind:

- **Your online report becomes your official statement of loss**
- Any mistakes or omissions can come back to bite you – you're not an insurance expert.
- Some insurers will treat online input as final, even if it was unintentional

That doesn't mean you can't use it, just make sure to:

- Take your time
- Proofread before submitting
- Print or screenshot your submission for your own records

In a perfect world, every claim would be handled personally. But if online filing is your path, just treat it with care.

⚖️ Claim Reporting Legal Pointers WA State

Here are a few key regulations every policyholder should be aware of when reporting your claim:

📌 WAC 284-30-350

Your insurer is required to notify you of *all* coverage available to you for your claim. If you qualify for it, they are required to disclose it in full. (UIM, DV, LOU)

📌 WAC 284-30-360

Your insurer must acknowledge receipt of your claim and respond to any of your inquiries within 10–15 business days. This includes phone calls, emails, and mailed_correspondence. If they ghost you—they're out of compliance.

📌 WAC 284-30-380(4)

Your insurer *cannot* force you to file with the other driver's carrier—even if they think the other side is at fault. Yes, some carriers still try this to avoid handling your claim internally (it saves them money on staffing, systems, and overhead). But remember—you're the paying customer. You have the right to have your claim handled by your own insurer.

Claim Contact Log

Track your claim conversations & follow-ups here

Date & Time: ___________________________

Contact Name: ______________________________

Department: ___________________________

Notes:

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Next Steps Provided?

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Next Follow Up: ___________________________

Claim Contact Log

Track your claim conversations & follow-ups here

Date & Time: ____________________________

Contact Name: ______________________________

Department: ____________________________

Notes:

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Next Steps Provided?

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Next Follow Up: ____________________________

Claim Contact Log

Track your claim conversations & follow-ups here

Date & Time: ___________________________

Contact Name: ______________________________

Department: ___________________________

Notes:

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Next Steps Provided?

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Next Follow Up: ___________________________

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DAMAGE & REPAIR

🧰 The Nitty-Gritty on Repairs

You ***Don't*** Have to Fix It—Seriously

Let's clear up a big misconception: you are not required to repair your vehicle after an accident.
Your insurance policy is designed to reimburse you for the loss—meaning the damage to your vehicle—not to dictate what you do with the payment.

💸 Your Options as the Vehicle Owner

If your car is damaged:

- The insurer owes you the cost of the damage, not the completed repair
- You can choose not to repair and accept a payment for the damage.
- Your carrier must issue a payment once an amount due is known.

🚙 *But What If I Have a Loan or Lease?*

If your vehicle is financed or leased, the rules change slightly:

- The lienholder (your lender or leasing company) technically owns the car until the loan is paid in full.
- Most require repairs to protect their financial interest

- The insurer will likely issue the payment jointly to you and the lender

In those cases, you may not be allowed to cash out unless the lienholder agrees.

🔧 **<u>You Still Have These Rights:</u>**

✅ The right to choose your own repair shop

✅ The right to decline repairs (unless your lender says otherwise)

✅ The right to use your loss payment strategically if no lienholder is involved

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💡 **<u>Real-World Tip:</u>**

Some customers cash out the damage and use the settlement as a down payment on a new vehicle—trading in the damaged one “as-is.”

It’s not for everyone, but it’s an option worth knowing about and can be very beneficial depending on your personal preferences.

🛠️ The Real Deal with Partner Shops

Insurance-recommended repair shops—often called **DRPs (Direct Repair Programs)** or "preferred partners"—have contract agreements with carriers to help manage insurer claim costs. While not all partner shops are ‘bad’, the conflict of interest is real.

The shop has a responsibility to repair your vehicle according to manufacturer quality and safety guidelines. When you bring your car to a shop YOU are their customer. But at the same time, they’re working with the insurer (their primary source of business) to keep repair costs as low as possible. This conflict can put the shop in a position where they may have to choose between what’s best for your vehicle... and what the insurer dictates for your repair.

This doesn’t always lead to bad outcomes—but it **can** lead to:

- Parts shortcuts
- Missed procedures
- Vague / incomplete / inaccurate paperwork
- undervalued estimates

🛑 If the shop doesn’t clearly explain what’s being done—or if they push paperwork you don’t understand—ask questions. If they can’t answer your questions - walk out.

You can always choose your own shop. You do not have to use who the insurer suggests.

Parts: What You Need to Know

You have the right to decide what part type goes back on to your vehicle.

Your insurer may approve **aftermarket** or **recycled** parts if that's what your policy states-but **only** if the part has **equal fit, function, and quality** to the original. If it doesn't, the shop should request a change or a supplement for an OEM part.

What should happen:

1. The shop orders the alternative part
2. They test-fit it
3. If it doesn't fit or meet quality standards, they escalate for OEM approval

But here's the catch: some insurers will push the shop to try multiple cheaper parts—one after another - to avoid paying for OEM one.

If a shop is forced to order and test 2–3 bumpers looking for the "cheapest match," that's time lost on your repair. And with shipping time – delays add up fast.

🎯 **Your move:**

- Talk with your shop before repairs about OEM preferences
- Don't give a blanket "OEM only" unless you're ready to cover blanket costs
- Work with them on a plan for your parts usage—**structural components should never be replaced with an Aftermarket part.**

⏳ Rental Burnout: The Hidden Delay Game

Most policies limit your rental. Some for a certain number of days, some for a total amount.

You need to be aware of the repairs and any **Change Requests** from the insurer that may have delayed your repairs resulting in rental waste.

Some common examples are because your insurer asked the shop to:

- Try cheaper parts first
- Wait for returns and reorders
- Avoid OEM until every discount option has failed

This ping-pong approach can delay your repair —and that delay burns through your rental. Once exhausted, additional rental coverage may become the customer’s responsibility. You may be left paying out of pocket just to stay mobile.

📌 **Here’s what to do:**

- Track part delays and supplement dates
- Request all ‘supplement versions’ from the repair shop vs. just the final bill.
- Document delays caused by insurer back-and-forth
- Request additional rental days if delays weren’t your fault.

⚖️ Automotive Repair Washington State

The following laws apply to **every licensed automotive repair shop in Washington**. If a shop isn't following these - That's your cue to take your keys and go.

✍️ RCW 46.71.015(2) – Full Disclosure of Work Performed

Whether or not a written estimate is required, **the shop must disclose everything done to your vehicle in writing.**

Your final invoice must clearly include:

- A full description of repairs or services performed
- A list of all parts used, with:
  - Name + part number
  - Whether parts are rebuilt, used, aftermarket, or non-OEM
- Pricing per part and total parts cost
- Total labor cost
- Grand total for the job

✍️ RCW 46.71.025 – Your Right to an Estimate

Before any work begins:

- You must receive a written estimate for repairs over $100
- If you decline the estimate, the shop must have you sign a waiver
- Any estimate price increases beyond the original estimate over 10% (pre-tax) require your authorization

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These laws were designed to:

- Promote transparency
- Prevent unauthorized charges
- Ensure you stay in control of your vehicle and your wallet

They may not cover every scenario—but they form the foundation of **your rights as a customer.**

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TOTAL LOSS

💥 Total Loss Tips

When repair costs outweigh your car’s ACV, insurers may declare it a total loss. Here's what you need to know:

🚩 Who Decides?

Only the insurance company can declare your vehicle a total loss—not the shop.
Even if a third party (like a repair shop or vendor) prepares the valuation for the insurer, Washington law holds the insurer responsible to provide a clear and accurate valuation.

🧠 REVIEW EVERYTHING

Before agreeing to anything, review everything:

- Do not sign any title documents until your settlement amount is agreed upon.
- Compare your car’s features to each comp: options, trim level, mileage, and condition
- Make sure comps are recent (within 90 days of the accident) and local.
- **The insurer MUST get your permission** to use vehicles over 150 miles away from you as comps.

📊 Ask About Condition Adjustments

Insurers rate your car's condition—but it's not always accurate. You can ask for a specific explanation of how it was rated and what deductions were made. If they won't provide it, **that's a red flag**.

💸 Sales Tax Is Owed

Washington requires insurers to reimburse:

- Your local sales tax
- The additional 0.3% vehicle tax on top of that

Make sure both are added to your settlement total.

👁 Don't Go It Alone

Total loss valuations are heavily automated. The AI outcome is dependent on what was programed by the carrier, and input by 3rd party inspectors, and may not always be accurate or have your best interest in mind.

We strongly recommend having a professional review of your valuation. Claim Complete Auto will review your valuation for free. Charges are only applied if you decide to move forward. A second set of eyes can catch thousands in missed value.

📍 Need help? Visit ClaimCompleteAuto.com for expert support.

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FINAL THOUGHTS

⚖️ What to Do When Things Go Sideways

Washington State has protections that many drivers don't know about—and the system won't always volunteer them. Here's a few more key items to be aware of.

🚘 <u>Diminished Value & Loss of Use</u>

These two powerful coverages are often missed—but they're **legally recognized** in WA and **only available in third-party or UIM claims** (when you're not at fault):

- **Diminished Value:** Even after repairs, your car may be worth less.
    - **Inherent DV** is the drop in market value just from the accident.
    - **Repair-Related DV** is when bad parts or workmanship reduce value.
- **Loss of Use:** You're owed for the time you were without your vehicle—even if you **didn't use a rental**.
    - This compensates your inconvenience, not just rental cost
    - Paid *in addition to* repairs, not instead of

You must **finish your own claim first** before pursuing either of these through the other party's insurer.

🅿️ Storage Fees

If your vehicle is being stored at a shop or tow yard, the insurance company **must give you at least 5 days' notice** before they stop paying for storage.

🔧 Repair Estimates & Shop Choice

- You have the right to choose **any repair shop** you trust
- Insurers **cannot force you** to use their preferred or DRP partners for **repairs or estimates**
- If they **deny your shop's estimate**, they must:
    - Give you a **specific explanation** for the denial
    - NOT just say "we won't pay that" without details
    - You should talk directly with your shop about what was said
    - And/or consult a **public adjuster or appraiser** for support

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Complaints & Correspondence

Washington State law requires that insurers **always include OIC contact info** when issuing **any adverse (negative)** decisions—including denials, partial payments, or dispute letters.

If they haven't, I have the information here for you:

"If you have questions or concerns about the actions of your insurance company or agent, or would like information on your rights to file an appeal, contact the Washington State Office of the Insurance Commissioner's Consumer Protection Hotline at 1-800-562-6900 or visit www.insurance.wa.gov. The Insurance Commissioner protects and educates insurance consumers, advances the public interest, and provides fair and efficient regulation of the insurance industry."

❤️ <u>Trust Your Gut</u>

If it doesn’t feel right, it probably isn’t.
Your claim shouldn’t feel like a battle—and if it does, you’re not alone.

📍 Visit ClaimCompleteAuto.com to schedule services, get resources, or learn more.

🙏 Thank You

This guide was created for you—because you deserve to feel informed, protected, and back in the driver’s seat.

We’re here when you need support, answers, or just someone who gets it.

With appreciation,

Melissa Murray
Founder, Claim Complete Auto™

💙 We’re in your corner. Always.

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GLOSSARY OF INSURANCE TERMS

📖 Glossary of Insurance Terms

Quick definitions so you're not left guessing

DV – *Diminished Value*

The loss in your vehicle's resale value after an accident, even after repairs.

LOU – *Loss of Use*

Compensation for the time your vehicle is undriveable—even if you don't use a rental.

Comp – *Comprehensive*

Coverage for non-collision events like theft, an animal, weather, or a tree branch with an attitude.

Coll – *Collision*

Coverage for damage to your car caused by a collision with another vehicle or object.

UIM – *Uninsured/Underinsured Motorist*

Your policy steps in if the other driver doesn't have enough insurance. This can also cover DV and LOU.

PIP – *Personal Injury Protection*

Covers medical expenses (and sometimes lost wages) for you and your passengers—regardless of who caused the accident. Also covers you if you're injured as a pedestrian.

Full Coverage – *Misleading term alert* 🚨

Usually just means you have Liability, Comp, and Coll.

TEC – *Transportation Expense Coverage*
Also known as "Rental Coverage." Helps pay for a rental car if your vehicle is undrivable from a covered loss.

Rental – *Rental Car* 😊
Plain and simple. What you drive while your vehicle is being repaired (or totaled) In the event of a total loss be sure to clarify with your insurance company when your rental coverage expires.

Supplement – A revised version of the original estimate, typically triggered when new damage is found or changes are made during the repair. Each time an estimate is updated and submitted, it becomes a **supplement**. You may see just one—or several—throughout your claim.

Change Request – Edits sent by the insurance company to the repair shop, adjusting what they're willing to pay for. DRP (partner) shops often accept these without question. Independent shops may challenge them to ensure repairs meet **manufacturer standards** for quality and safety.

ACV – *Actual Cash Value*
What your car was worth just before the accident, factoring in age, mileage, options, and condition.

Comp (in TL context) – *Comparable Vehicle*
Vehicles used to calculate your car's value in a total loss settlement.

TL – *Total Loss*
When the cost to repair your vehicle exceeds its value.
First-Party Claimant –
You (or someone listed on your policy) filing a claim with your own insurance company.
Third-Party Claimant –
You (or someone else) filing a claim against someone else's insurance policy.

⚖️ Regulatory Update Notice

New consumer protection regulations are currently under review in Washington State that may enhance your protection during the insurance claims process.

👉 Stay informed: Visit ClaimCompleteAuto.com

For questions or support, visit:
🌐 www.claimcompleteauto.com
📞 253-406-7764
📬 3800 Bridgeport Way W, University Place, WA 98466

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