

ClaimMate.ai Training Module PDF

Title: How to Handle a Car Theft Insurance Claim

Category: Core Claim Type **Module #:** 1 of 25

OVERVIEW

If your car has been stolen, you're likely feeling overwhelmed, frustrated, and unsure of what to do next. This guide will walk you through the step-by-step process of handling a car theft insurance claim effectively and strategically. Stay calm. This is a game of chess, not a boxing match. The goal is to get paid, not to get angry.

STEP 1: REPORT THE THEFT IMMEDIATELY

1. **Call the Police**
 - File a police report right away.
 - Write down the report number, name of the officer, and their badge ID.
 2. **Contact Your Insurer (First Notice of Loss)**
 - Call or email your insurer to report the theft.
 - Keep it simple: only state the facts (date, location, description).
 - DO NOT speculate about suspects or leave emotional voicemails.
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STEP 2: GATHER KEY DOCUMENTS

Prepare the following:

- A copy of the police report
- Your vehicle registration
- Your auto insurance policy
- Loan/lease agreement (if applicable)
- Maintenance records (if asked)
- Receipts for any upgrades, tech, or accessories
- A photo of the car (ideally recent)

Pro Tip: **Create a single PDF or ZIP file** to make it easier for the adjuster.

STEP 3: COMPLETE THE CLAIM FORM

- Ask for the official claim form or fill it out online.
- Be brief, factual, and avoid exaggeration.
- If asked for a "Proof of Loss," ask if there's a preferred format.

Benji Tip: *Don't be intimidated by complex paperwork. You're not being judged. You're simply stating what was lost.*

STEP 4: COMMUNICATE STRATEGICALLY

- Always email instead of calling when possible (you need a paper trail).
- If you must call, send a follow-up email summarizing the call.
- Never admit fault, make guesses, or volunteer irrelevant info.

Use calm, clear, and professional language. Stay neutral and focused.

STEP 5: RESPOND TO FOLLOW-UPS OR INVESTIGATION

- If the insurer launches an investigation, don't panic.
- Answer their questions briefly and stick to facts.
- If you get a **Reservation of Rights** letter, don't assume you're being denied.

Benji Tip: *A delay is not a denial. They're testing your patience. Stay sharp, stay polite.*

STEP 6: KNOW WHAT YOU'RE OWED

You're usually entitled to the **Actual Cash Value (ACV)** of your car at the time of theft, minus your deductible. Be ready to:

- Provide comparable listings for your vehicle (same year/mileage/condition)
- Challenge a lowball offer politely but firmly

Use ClaimMate's template: "Sample Pushback to Low Offer"

STEP 7: FINALIZE & FOLLOW UP

- Once approved, ask for a **clear breakdown** of the payout.
 - Request confirmation of how and when the payment will be sent.
 - Don't close the claim until the funds arrive.
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COMMON DELAY TACTICS TO WATCH FOR

- "We're still investigating"
- "We're waiting on documents"
- "It was parked in a high-risk area"
- "We need more time to assess value"

Benji Reminder: *Each delay buys them time. Follow up every 5 business days with polite pressure.*

SUMMARY CHECKLIST

- ☒ Police Report Filed
 - ☒ First Notice of Loss Sent
 - ☒ Documents Submitted
 - ☒ Claim Form Completed
 - ☒ Communication Logged
 - ☒ Proof of Loss Finalized
 - ☒ Offer Evaluated & Challenged if Needed
 - ☒ Payment Confirmed
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Final Words from Benji: You're not powerless. You're a policyholder. This guide helps you act like one. Stay calm, stay organized, and always lead with facts. You're not here to argue — you're here to get paid.