

Company Name: DriveSure Auto Insurance

Claims Process Documentation

Document Name: DriveSure Auto Insurance - Your Step-by-Step Claims Guide

This document provides a clear, step-by-step guide to the claims process at DriveSure Auto Insurance. Our aim is to make filing and resolving your claim as straightforward and stress-free as possible, ensuring you understand each stage from incident to resolution.

I. Immediate Steps After an Accident (Safety First!)

Your safety and the safety of others are paramount.

1. **Ensure Safety:** Move your vehicle to a safe location if possible. Turn on hazard lights.
 2. **Check for Injuries:** Assess yourself and others for injuries. Call 911 for emergencies or if anyone is injured.
 3. **Contact Authorities:** If required by law (e.g., significant damage, injuries, hit-and-run) or if you believe it's necessary, call the police to file an accident report.
 4. **Exchange Information:** With other drivers involved, exchange:
 - Names and contact information
 - Insurance company and policy numbers
 - Vehicle make, model, year, and license plate numbers
 - Location and time of the accident.
 5. **Document the Scene:** If safe to do so, take photos or videos of:
 - Damage to all vehicles involved
 - The accident scene from various angles
 - Road conditions, traffic signs, and any relevant landmarks.
 6. **Do NOT Admit Fault:** Avoid discussing fault or making statements that could be interpreted as admitting fault. Stick to the facts.
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II. Reporting Your Claim to DriveSure

Reporting your claim promptly is crucial for a smooth process.

1. Choose Your Reporting Method:

- **DriveSure Mobile App:** Our easiest and fastest method. Report details, upload photos, and track your claim directly.
- **Online Claims Portal:** Visit [DriveSure.com/claims](https://www.divesure.com/claims) to submit your claim details securely.
- **Claims Hotline:** Call our 24/7 dedicated claims hotline at **1-800-DRIVESURE** to speak with a representative.

2. Provide Initial Details: Be prepared to provide:

- Your policy number
- Date, time, and location of the incident
- Description of what happened
- Information on other parties and vehicles involved (if any)
- Details of injuries or property damage.

3. Claim Number Assignment: Once reported, you will receive a unique claim number. Keep this number for all future communications.

III. Claim Investigation & Documentation

Your assigned claims adjuster will guide you through the investigation phase.

- 1. Adjuster Assignment:** A dedicated DriveSure claims adjuster will be assigned to your case. You will receive their contact information and they will be your primary point of contact.
- 2. Initial Contact:** Your adjuster will contact you to discuss the incident, explain the claims process, and answer your questions.
- 3. Gathering Information:** Your adjuster will guide you on submitting necessary documentation, which may include:
 - Police reports
 - Photos/videos of damage

- Repair estimates from body shops
 - Medical records and bills (for injury claims)
 - Witness statements (if any).
4. **Vehicle Inspection:** For vehicle damage claims, your adjuster may arrange for:
- A physical inspection of your vehicle by an appraiser.
 - Review of digital photos and estimates from your chosen repair shop.
 - Use of virtual inspection tools for minor damages.
5. **Liability Determination:** The adjuster will investigate the circumstances of the accident to determine fault, if applicable, based on police reports, witness statements, and physical evidence.
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IV. Coverage Review & Decision

Once the investigation is complete, your adjuster will determine coverage.

1. **Policy Review:** The adjuster will meticulously review your specific DriveSure policy to confirm if the reported damages or injuries are covered under your chosen coverages (e.g., Collision, Comprehensive, Liability, PIP/MedPay).
 2. **Deductible Application:** If your claim involves Collision or Comprehensive coverage, your deductible will be applied to the covered repair or settlement amount.
 3. **Claim Decision:** Based on the investigation and policy review, the adjuster will communicate the claim decision:
 - **Approved:** The claim is covered, and a payout or repair authorization will proceed.
 - **Denied:** The claim is not covered under your policy, with a clear explanation of the reason for denial.
 - **Further Investigation Needed:** For complex cases, additional information or steps may be required.
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V. Settlement & Payout/Repair

For approved claims, DriveSure will proceed with the resolution.

1. **Repair Authorization:** For vehicle damage, you can choose your preferred repair shop. DriveSure can also recommend approved repair facilities that offer guaranteed repairs and streamlined processes. Once repairs are authorized, the shop will begin work.
2. **Payout Issuance:** For total loss vehicles, medical bills, or other covered damages, the approved settlement amount will be issued. Payout methods may include:
 - Direct deposit to your bank account
 - Check mailed to your address
 - Direct payment to a repair shop or medical provider.
3. **Subrogation (if applicable):** If another party was at fault, DriveSure may pursue reimbursement from their insurance company for amounts we paid on your behalf. This process does not typically require your active involvement after the initial claim.

Important Note: This guide provides a general overview of DriveSure's claims process. Every claim is unique, and the specific steps and timeline may vary. Your dedicated claims adjuster is your primary resource for all questions and updates regarding your specific claim. We are committed to resolving your claim fairly and efficiently.