

## **AUTO HURRICANE CLAIMS GUIDE**

ONE OF THE MOST DAMAGING NATURAL DISASTERS THAT OCCUR IN THIS REGION IS A HURRICANE. THE FORCE OF WIND CAN CAUSE TREMENDOUS DAMAGE. OUR FIRST CONCERN IS YOUR SAFETY AND WELL-BEING AND WE HOPE YOU WILL ASSESS THE RISKS YOU FACE WHEN DEALING WITH THE STORM DAMAGE. RECOVERING FROM A HURRICANE TAKES TIME AND WE WOULD LIKE TO OFFER THE FOLLOWING GUIDELINES IN THE HOPES THAT IT WILL ASSIST DURING THIS MOST DIFFICULT TIME WHILE YOU AWAIT THE PROCESSING OF YOUR CLAIM. OUR ADJUSTERS WILL BE CONTACTING YOU TO INSPECT AND PHOTOGRAPH THE DAMAGE TO YOUR VEHICLES. YOUR COOPERATION AND PATIENCE IS EXPECTED AND APPRECIATED. PLEASE FOLLOW THE SUGGESTED GUIDELINES, PROVIDED SOLELY AS A REFERENCE SOURCE AND KNOW THAT GUARDIAN WILL BE BY YOUR SIDE AS WE WORK TOGETHER TO RECOVER FROM THE STORM.

- ✓ PLEASE PROVIDE OUR STAFF WITH PROPER DIRECTIONS TO THE LOCATION OF YOUR DAMAGED VEHICLE. PLEASE INCLUDE ALL LANDMARKS, SIGNS AND NAME OF ESTABLISHMENT IF VEHICLE IS NOT AT YOUR RESIDENCE.
- ✓ LOCATE AND SECURE:
  - 1) ALL INSURANCE POLICIES AND INSURANCE I.D. CARDS
  - 2) VEHICLE REGISTRATION
  - 3) TITLE
  - 4) SATISFACTION OF LIEN
  - 5) BILL OF SALE IF CAR IS TOTALED
  - 6) DRIVER'S LICENSE AND/OR OTHER FORM OF I.D.
- ✓ TAKE ALL STEPS NECESSARY TO PROTECT THE VEHICLE FROM FURTHER OR RESULTING DAMAGE. DAMAGED CARS ARE SOMETIMES TARGETED FOR VANDALISM AND ROBBERIES. THIS MAY INCLUDE COVERING VEHICLE OR MOVING VEHICLE TO A SAFE LOCATION AND SALVAGING UNDAMAGED ITEMS. KEEP ALL RECEIPTS IF ANY MATERIALS ARE PURCHASED TO TEMPORARILY PROTECT THE VEHICLE. DO NOT BEGIN ANY PERMANENT REPAIRS UNTIL YOUR VEHICLE HAS BEEN INSPECTED AND PHOTOGRAPHED BY OUR CLAIMS ADJUSTERS. DO NOT DISMANTLE, BEGIN REPAIRS, SELL OR TRANSFER TITLE, DISPOSE OF THE VEHICLE OR ANY PARTS UNTIL THE VEHICLE HAS BEEN INSPECTED AND PHOTOGRAPHED BY OUR ADJUSTERS.
- ✓ TAKE PHOTOGRAPHS OF THE DAMAGE TO THE VEHICLE BEFORE MOVING OR REPAIRING ANYTHING.

PHOTOS SHOULD BE TAKEN OF THE INSIDE AND OUTSIDE OF YOUR VEHICLE AND OF ALL FOUR (4) SIDES OF YOUR VEHICLE WITH THE LICENSE PLATE NUMBER CLEARLY VISIBLE. DO NOT DESTROY OR THROW AWAY ANY DAMAGED ITEMS UNLESS AUTHORIZED BY YOUR CLAIMS ADJUSTER.

- ✓ IF YOUR VEHICLE NEEDS TO BE TOWED, PLEASE NOTIFY THE GUARDIAN CLAIMS DEPARTMENT AT 776-8050 IMMEDIATELY. OUR STAFF WILL ASSIST YOU IN MAKING TOWING ARRANGEMENTS FOR YOUR VEHICLE WITH REPUTABLE TOWING COMPANIES. THE TOWING LIMIT ALLOWED IS \$50.00. DO NOT ATTEMPT TO START OR DRIVE THE VEHICLE IF IT IS SUBMERGED IN WATER OR IF VEHICLE IS FLOODED.
- ✓ IF YOUR CAR IS DRIVABLE, IT MUST BE BROUGHT TO THE GUARDIAN CLAIMS OFFICES TO BE PHOTOGRAPHED AND INSPECTED. SITE VISITS WILL BE ARRANGED FOR VEHICLES THAT ARE NOT DRIVABLE ONLY.
- ✓ PLEASE PREPARE AND KEEP A RECORD OF ALL RECENT IMPROVEMENTS, REPAIRS, ADDITIONS AND ANY SPECIALTY ITEMS ADDED TO YOUR VEHICLE. RECEIPTS AND PROOF OF PAYMENT MAY BE REQUIRED.
- ✓ AS A SERVICE TO YOU, OUR VALUED CLIENTS, GUARDIAN HAS OBTAINED A NETWORK OF REPAIR FACILITIES ON ST. THOMAS, ST. CROIX AND ST. JOHN, COMPRISING OF OVER 18 PREFERRED REPAIR SHOPS OFFERING THEIR REPAIR SERVICES AT ONE STANDARD LABOR RATE AND PROFIT MARGIN AND HAVE ALSO AGREED TO EXPEDITE THE REPAIRS. THESE REPAIR FACILITIES WILL ALSO WAIVE THE COST OF YOUR ESTIMATE IF THE REPAIRS ARE PERFORMED AT THEIR FACILITY. ONCE POLICY COVERAGE HAS BEEN CONFIRMED FOR YOUR LOSS, YOU WILL BE REQUIRED TO CHOOSE A REPAIR FACILITY FROM THE PREFERRED SHOP LIST AND YOU WILL BE REFERRED TO THAT FACILITY TO OBTAIN YOUR ESTIMATE AND TO PERFORM THE REPAIRS, AT YOUR DIRECTION. IF YOU CHOOSE TO HAVE YOUR VEHICLE REPAIRED AT ANY FACILITY NOT WITHIN THE PREFERRED SHOP NETWORK, YOU WILL BE RESPONSIBLE FOR THE ESTIMATE COST AND FOR THE COST OF ANY REPAIRS THAT EXCEEDS OUR FAIR AND REASONABLE INDUSTRY STANDARD EVALUATION. OUR ADJUSTERS WILL BE DISCUSSING THE COST OF THE REPAIRS WITH YOUR CHOSEN SHOPS IN AN

EFFORT TO REACH A FAIR AND REASONABLE SETTLEMENT.

- ✓ IF THE VEHICLE IS OWNED OR REGISTERED BY AN ESTATE OR TRUST AND/OR PARTNERSHIP OR JOINT VENTURE, CORPORATION OR OTHER ENTITY, PENDING SALE, ALL LEGAL SUPPORTING DOCUMENTS MUST BE PROVIDED. (I.E. ADMINISTRATIVE PAPERS AND POWER OF ATTORNEYS)
- ✓ IF THE DAMAGE TO YOUR VEHICLE EXCEEDS THE VALUE OF YOUR VEHICLE, YOUR VEHICLE MAY BE CONSIDERED A TOTAL LOSS. IF YOUR VEHICLE IS CONSIDERED A TOTAL LOSS, IT WILL NOT BE REPAIRED. YOUR SETTLEMENT WILL BE BASED ON THE ACTUAL CASH VALUE AT THE TIME OF THE LOSS, SUBJECT TO POLICY LIMIT, DEPRECIATION, POLICY TERMS AND CONDITIONS. THERE ARE CERTAIN PROCEDURES REQUIRED BY THE DEPARTMENT OF MOTOR VEHICLES AND BY VIRGIN ISLANDS LAW, WHEN A VEHICLE IS TOTALED AND YOUR CLAIMS ADJUSTER WILL ADVISE YOU OF THE DOCUMENTS REQUIRED BEFORE SETTLEMENT AND OF THE SALVAGE PROCEDURES.

#### INSURANCE COVERAGE HIGHLIGHTS (COMMON TERMS):

PLEASE TAKE A MOMENT TO REVIEW YOUR POLICY AS INSURANCE POLICIES OFFER DIFFERENT TYPES OF COVERAGE WITH DIFFERENT LIMITS FOR EACH TYPE OF COVERAGE.

- ✓ REVIEW YOUR POLICY TO DETERMINE IF YOU HAVE PURCHASED "PHYSICAL DAMAGE COVERAGE" FOR DAMAGE TO YOUR VEHICLE. REFER TO SECTION D OF YOUR POLICY DECLARATION PAGE. IF NO PHYSICAL DAMAGE COVERAGE WAS PURCHASED, YOU ARE COVERED FOR LIABILITY ONLY. THE DAMAGE TO YOUR VEHICLE IS NOT COVERED.

- ✓ REVIEW YOUR POLICY TO DETERMINE THE AMOUNT OF "DEDUCTIBLE" THAT YOU ARE RESPONSIBLE FOR. ALL POLICIES HAVE A DEDUCTIBLE, WHICH WILL BE DEDUCTED FROM YOUR CLAIMS PAYMENT. IF YOU ARE UNCERTAIN OF THE AMOUNT, PLEASE CONSULT YOUR INSURANCE AGENT OR GUARDIAN.
- ✓ DEPRECIATION: A DECREASE IN VALUE DUE TO AGE, WEAR AND TEAR. (VEHICLE AND PARTS)
- ✓ RENTAL REIMBURSEMENT: IF YOU HAVE PURCHASED RENTAL COVERAGE, GUARDIAN CAN ASSIST YOU WITH OBTAINING A RENTAL VEHICLE WHILE YOUR VEHICLE IS BEING REPAIRED. THIS IS A SEPARATE COVERAGE FOR AN ADDITIONAL PREMIUM. THERE IS A COVERAGE POLICY LIMIT AND COVERAGE IS PROVIDED UP TO A MAXIMUM OF 30 DAYS. (PLEASE REFER TO YOUR RENTAL REIMBURSEMENT FORM)
- ✓ REPAIR VS. REPLACEMENT: THIS APPLIES TO PARTS OF THE VEHICLE. IF THE PART IS REPAIRABLE, IT WILL BE REPAIRED. A PART WILL ONLY BE REPLACED IF IT CANNOT BE REPAIRED. AN ADJUSTMENT WILL BE MADE FOR PRIOR OR PRE-EXISTING DAMAGE OR DAMAGE ALREADY PAID FOR AND NOT YET REPAIRED. NO CONSIDERATION WILL BE GIVEN TO DAMAGE CAUSED BY WEAR AND TEAR OR INTENTIONAL DAMAGE.
- ✓ OUR SETTLEMENT CHECK WILL BE ISSUED TO THE REGISTERED OWNER OF THE VEHICLE. IF A LIEN IS HELD ON THE VEHICLE BY ANY FINANCIAL ENTITY AND YOU HAVE SATISFIED THE LIEN, PLEASE PROVIDE A COPY OF THE SATISFACTION OF LIEN/MORTGAGE RELEASE TO GUARDIAN, PRIOR TO THE SETTLEMENT OF YOUR CLAIM. ONLY THE POLICYHOLDER CAN OBTAIN THE SETTLEMENT CHECK AND EXECUTE THE CLOSING DOCUMENTS FOR THE CLAIM, UNLESS A POWER OF ATTORNEY IS PROVIDED.

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#### GUARDIAN CLAIMS OFFICES' LOCATIONS:

**ST. THOMAS: 9716 ESTATE THOMAS (HAVENSIGHT)**

TEL: 340.776.8050  
FAX: 340.774.2343

**ST. CROIX: 123 MOUNT WELCOME (ABC BLDG.)**

TEL: 340.719.2375  
FAX: 340.719.2377

**THANK YOU FOR SUBMITTING YOUR LOSS NOTICE**

UPON CONFIRMATION OF COVERAGE, OUR STAFF AND ASSIGNED ADJUSTERS WILL BE IN TOUCH WITH YOU TO BEGIN THE PROCESSING OF YOUR CLAIM.