INSURANCE FEDERATION of North Carolina



HOW TO FILE AN AUTO CLAIM

Contact your insurance company's claims adjustment office as soon as possible.

Find out whether you are covered for the loss.

Ask your agent how to proceed and what forms or documents are needed.

Supply the information that your insurer requests.

Ask your insurer or insurance company representative the following questions:

- Does my policy contain a timeline for filing claims and submitting bills?
- Is there a time limit for resolving claims disputes?
- If I need to submit additional information, is there a time limit?
- When can I expect the insurance company to contact me?
- Do I need to get a repair estimate for the damage to my car?
- Will my policy pay for a rental car while my car is being repaired? If so, how much?