

Do you suspect one of your vehicles is a total loss?

By Jennifer Valencia

WCIA has recently switched to handling total loss member vehicle claims in-house. With that move, we want to provide some best practices for membership use as we understand the importance of getting the vehicle replaced in a timely manner. First off, reporting your claim as soon as possible will help expedite the claim process and get the vehicle back on the road. Next, providing the following information when you file the claim will expedite claim handling:

- Photos of the damaged vehicle
- The current odometer reading
- Estimate of repairs, if already obtained
- Vehicle location (address)
- Best contact person for any further inspections or salvage pick up
- WCIA schedule number

Below are frequently asked questions regarding damaged vehicles that could be a total loss:

- *How do you determine if the vehicle is a total loss?*
WCIA looks at each claim based on its unique factors. We work to determine if the vehicle will either be an economic total loss (damages meeting or exceeding the value of the vehicle) or a structural total loss (structural damage that makes the vehicle not safe to put back on the road) through our own knowledge, conversations with appraisers, and body shop estimates.
- *How do you determine the value of the totaled vehicle?*
WCIA partners with independent appraisers and a market evaluation company to look for comparable vehicles that are for sale when the loss occurs to determine the value of your vehicle.
- *What if we have replacement cost coverage?*
WCIA will pay for the replacement of your vehicle with a current model year comparable vehicle as long as the vehicle is replaced within one year of the loss.

A WCIA Claims Adjuster recently worked with a member who had one of their two vector trucks catch fire. They needed this truck back on the road as soon as possible and key to getting the member paid as quickly as possible was good communication. The member did a great job by reaching out via phone to discuss the total loss process. They quickly looped in the fleet manager on all communication so everyone was on the same page. The member asked key questions such as “Can you pay the vendor directly on our new vector truck?” and also notified the Claims Adjuster quickly when an issue arose with the vehicle’s title.

For specialty vehicles, completing an estimate can take a little more time due to obtaining pricing for parts. The Claims Adjuster stayed in contact with WCIA’s independent appraiser and provided the member with prompt updates to ensure they knew how the total loss was progressing. Overall, good communication made this member’s total loss process a success. If you have any further questions, feel free to reach out to either Claims Manager Harlan Stientjes or Claims Representative Jennifer Valencia at harlans@wciapool.org or Jenniferv@wciapool.org.