

What you need to know when submitting Auto Physical Damage claims and Replacement Cost Coverage equipment reimbursement

By Jennifer Valencia

WCIA is committed to supporting our member cities and municipalities with an efficient, responsive claims process to get your vehicles back on the road and serving the community as quickly as possible. To help WCIA expedite Auto Physical Damage (APD) claims, please include the following required documentation for APD claims:

- **Incident and/or Police Report:** If a police report was filed, please include it. This documentation helps WCIA understand the facts of the incident and identify any potentially at-fault party, which plays a key role in recovery efforts.
- **Repair Estimate:** WCIA understands that estimates may take time to obtain, but please forward them as soon as they are available. It is also important to send any supplemental estimates from the repair shop to ensure our reserves are accurately maintained.
- **Photos of Vehicle Damage:** Clear photos are essential for evaluating the extent of the damage and are required for any potential subrogation. If the repair facility provides these along with the estimate, please include them in your submission.

Support WCIA's Recovery Efforts

WCIA takes pride in its effort to recover funds when a third party is at fault. The following information is vital for WCIA to pursue recovery on your behalf:

- **Subrogation:** Please provide details of the at-fault party, including their insurance information.
- **Restitution:** WCIA will initiate the restitution process to recover both the claim payout and the member's deductible. If the at-fault party was arrested, please share any available legal documentation, such as a cause number or prosecutor contact information. WCIA will file a restitution request and include the members deductible.

- **Washington State Financial Responsibility:** If the at-fault individual is uninsured and damages exceed \$1,000, WCIA will file the necessary paperwork with the state. If you receive any related correspondence directly from the Department of Licensing, please forward it to us.

Replacement Cost Coverage (RCC) and Equipment Reimbursement

When a vehicle is declared a total loss and RCC applies, WCIA is taking a closer look at equipment-related costs. To effectively manage these expenses:

- We ask that any undamaged, reusable equipment be salvaged and installed in the replacement vehicle whenever feasible.
- Please provide a list of damaged equipment that requires replacement.
- We understand storage or installation timing may present challenges, and we are happy to discuss flexible solutions with you.

Working collaboratively with one city, WCIA was recently able to save approximately \$9,000 of taxpayer funds by reusing equipment in the replacement vehicle. This is a great example of maximizing value for our members.

Partnering with Fleet Departments

It has been a pleasure developing strong working relationships with many city fleet departments, and WCIA remains committed to including them in these important conversations. Please feel free to share this update with your fleet and vehicle maintenance teams.

As always, WCIA is available to address questions, provide clarification, or assist with any part of the claims process. Thank you for your continued partnership in helping WCIA serve our communities efficiently and effectively.