

Tips for finding replacement vehicles with WCIA's replacement cost coverage

By Sierra Wright

One unique feature of WCIA coverage is “replacement cost coverage,” also referred to as RC coverage. This additional and optional coverage under the Auto Physical Joint Protection Program is available to vehicles that are valued over \$50,000 and less than ten years old.

If a vehicle is deemed nonrepairable and carries RC coverage, members have one year from the date of incident to purchase the replacement vehicle. Recently, WCIA has come to learn that members have had replacement vehicle orders cancelled and occasionally struggle to find a replacement vehicle they can claim under this program within the one year allowed.

A vehicle of like kind and quality means a replacement with a similar or same make and model but is from the current model year. Members have recently relayed to WCIA supply constraints when ordering new vehicles from a large U.S. manufacturer. A couple of members have experienced orders being cancelled even after they were placed.

In the event you are having difficulty locking in a replacement, or face the same obstacle, keep your claims adjuster informed. While WCIA's policy allows one year from the date of loss to claim the replacement, the benefit of a risk pool is that we have some leeway to work with you when you are keeping us in the loop and reporting information timely.

If you find yourself in this predicament, here are two ways other members were able to navigate the issue:

- Option 1: Check your local dealerships.
One member was lucky to find a replacement locally which resulted in a delivery time much quicker than anticipated. Long delivery delays are usually experienced from factory orders and in this case, a local dealership was able to get a replacement to the City by the end of the week and yes, it was the same make and model cancelled by the manufacturer.
- Option 2: Switch to a different manufacturer.
Another member decided to purchase a similar style vehicle from a different manufacturer after their order was cancelled. These vehicles are similar in unibody, size, and performance, and both have been designed to accommodate law enforcement. As a bonus, the replacement vehicle ordered was quoted at a lower rate than the original order placed.

WCIA's coverage will often pay for all or at least a portion of the new vehicle when switching models, as long as it is of like kind and quality. Changing manufacturers does not necessarily limit the replacement coverage available to you. Again, make sure to discuss options with your claim adjuster before incurring costs to know what to expect.

The best strategy in navigating vehicle replacement and getting the most from your WCIA replacement cost coverage is to report the claim within five business days and keep in good communication with the adjuster about any issues you are having.

Speedy reporting with the information requested above ensures a spot closer to the front of the order queue. If you have more questions that pertain to the purchase of a replacement vehicle, please reach out to your claims team. Happy shopping!