

# We want to help get you back on the road safely.

Life can be unpredictable—you never know when an accident will happen. Fortunately, Encompass has built a reputation for being at our best when you need us most. If your vehicle is damaged<sup>1</sup>, Encompass claim service will be there—quickly and conveniently—so you can get back on the road again.

# Your auto. Your choice.

Encompass understands that a damaged vehicle can disrupt your life and you need fast attention. Where your vehicle is repaired is your choice.<sup>1</sup> We can recommend repair shops and dealerships across the country. We may even be able to arrange to have your vehicle towed to a participating shop.

### Our referral program provides:

- Highly qualified repair facilities nationwide
- Performance monitoring of repair shops
- Lifetime guarantee on workmanship as long as you own your vehicle

### You deserve the best in customer service.

When you experience a loss, the last thing you want to deal with is an unresponsive insurance company. So if for any reason you do not feel completely satisfied with the service you receive, please let us know.

For additional information about the claim process, please visit [EncompassInsurance.com](http://EncompassInsurance.com) or contact your Encompass Claim Representative.

<b>My claim representative's name:</b>
<b>Phone number:</b>
<b>Email:</b>
<b>Claim number:</b>

## Thank you for choosing Encompass.



Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Property and Casualty Insurance Company of New Jersey, Encompass Insurance Company of New Jersey, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.

# Your guide to claim service.



<sup>1</sup> Due to a covered loss. Please refer to your policy.

## Options to suit your personal situation.

Depending on your location, your vehicle may be inspected through an Encompass-recommended repair shop, drive-in facility or a field inspection.

- **Your claim representative could recommend a repair shop if you don't have one.**
- **Workmanship of recommended repair shops is guaranteed for as long as you own your vehicle.**
- **Your claim representative will issue payment for covered repairs up to policy limits.**
- **Your claim representative will re-evaluate your estimate if the repair shop finds additional damage caused by the covered loss.<sup>2</sup>**



## Frequently asked questions.

### **My repair shop found additional damage that was not on the initial estimate. What do I do?**

Our claim representatives prepare estimates for the visible damages to your vehicle. If your repair shop finds additional damage, a claim representative will re-evaluate your estimate and let you know if additional payment is warranted.

### **How does Encompass determine the actual cash value if my vehicle is a total loss?**

If your vehicle cannot be repaired, the actual cash value (up to policy limits if applicable) will be determined by various factors including vehicle condition, prior damage and local market pricing.

### **Why does the check I received from Encompass include the name of my lien holder?**

If you have a lien on your vehicle, the lien holder is usually named on your policy. In these cases, we are required to include the lien holder's name on your check. You will need to contact the lien holder to find out how you can get their endorsement on your check. If you have chosen the repair shop, your claim check may be made jointly payable to you and the shop.

### **How is the deductible applied?**

Let's say your covered claim is \$2,500 and your deductible is \$500. You pay the \$500 and Encompass pays the remaining \$2,000.



### **Now that I have a claim, will my premium increase?**

Many factors affect premiums, including:

- **Policy coverage**
- **Prior claim history**
- **Driving record**
- **Loss type**
- **Tenure with Encompass**

The best source for this answer is your independent insurance agent, who would be happy to discuss your individual circumstances.

### **If I'm interested in modifying coverage or purchasing other Encompass products, what should I do?**

The best source is always your independent insurance agent. Or, you can access our website at [EncompassInsurance.com](http://EncompassInsurance.com) to research other products.

### **What about theft or damage to my vehicle?**

Comprehensive and collision coverage protects you from theft or damage. This coverage provides for the repair or replacement of your insured vehicle, up to the actual cash value of the vehicle.

### **Do I have coverage for a rental car? How long may I keep my rental car?**

Rental Reimbursement pays up to a daily policy limit and generally until repairs are completed, with a maximum number of days provided in your policy.<sup>2</sup> Rental Reimbursement is automatically included with some Encompass coverage levels. Please contact your independent agent for details.<sup>3</sup>

<sup>2</sup> Subject to terms and conditions. Ask your claim representative for more information.

<sup>3</sup> See your policy for a complete description of the terms and limitations.