

your claim

Understanding catastrophe auto claims



Allstate[®]

You're in good hands.

“I’m glad
I have Allstate on
MY SIDE.”



When severe weather or a catastrophic event occurs, Allstate understands your need to get back on the road as quickly as possible. That's why we've created a catastrophe claim team dedicated to helping you promptly resolve your claim.

Expect the best from us in claim service.

We will respond to your claim in a prompt and friendly manner. We will work hard to keep you informed about what's going on and what you can expect. We will provide you with answers about your claim, as well as your estimate. We do this because we're dedicated to keeping you in Good Hands.®

The Catastrophe Claim Process

Each claim will typically follow these basic steps. Some of these steps may be handled during a single conversation or meeting.

Step 1: Make a claim

You report a loss and we assign a claim number to track your claim.

Step 2: Schedule an inspection

A team member assists you with scheduling a vehicle inspection.

Step 3: Evaluate the damages for a repair estimate

An adjuster evaluates the damages and determines needed repairs and/or replacement.

Step 4: Review your estimate

We discuss with you the damage estimate and settlement based on your policy provisions, terms and coverage.

Step 5: Wrap up your claim

We wrap up your claim by sending you appropriate documents and, if warranted, a payment. We will also answer any questions you may have.

WHAT IF I HAVE QUESTIONS ABOUT MY CLAIM AFTER THE CATASTROPHE ADJUSTERS ARE NO LONGER IN MY COMMUNITY?

Allstate is committed to serving our customers 24 hours a day, 7 days a week. You can speak with an adjuster at the National Catastrophe Center by calling 1-800-54-STORM (1-800-547-8676). Please have your claim or policy number available when you call.

NOW THAT I'VE HAD A CLAIM, WILL MY PREMIUM INCREASE?

There are many factors that go into answering this question, including your policy coverage, prior claim history, your loss type and how long you have been with Allstate. The best source for the answer is your local Allstate agent, who would be happy to discuss your individual circumstances. If you're unsure of your agent's phone number, visit allstate.com or simply call 1-800-ALLSTATE (1-800-255-7828).

WILL ALLSTATE CONTACT ME AFTER MY CLAIM?

In some instances, you may be contacted by a member of our National Catastrophe Team who would like to assure your claim satisfaction. You may also be contacted by someone conducting research for Allstate who will be inquiring about your claim experience. By agreeing to answer a few questions about your claim experience, you are helping to assure that we provide the best possible claim experience.

Thank you for doing business with Allstate.

“I just want to
get my life back
TO NORMAL
as soon as possible.”

HOW LONG WILL IT TAKE TO COMPLETE MY CLAIM?

The length of time it takes to complete the claim process depends on several factors. Although Allstate brings in additional staff to handle the increased claim volume following a severe weather event or catastrophe, there may be hundreds or even thousands of customers impacted. This, along with the complexity of your damages, availability of vendors, safety and access issues, will contribute to the length of time it takes to settle your claim.





WHY DOES THE CHECK I RECEIVE FROM ALLSTATE INCLUDE THE NAME OF MY LIEN HOLDER?

If you have a loan on your vehicle, the lien holder or finance company who loaned you the money is usually named on your policy. Most lien holders require that their name is included on claim payment checks. You will need to contact your lien holder to find out how to obtain their endorsement on the check. If you have chosen a repair facility, your claim check may be made jointly payable to you and the repair facility.



WHO DO I PAY MY DEDUCTIBLE TO?

The settlement check you receive from Allstate will be based on the amount of your covered loss from the estimate minus your deductible and any applicable depreciation. In most cases, you would pay the amount of your deductible directly to your repair facility once repairs are completed.

HOW DOES ALLSTATE DETERMINE THE ACTUAL CASH VALUE IF MY VEHICLE IS A TOTAL LOSS?

If it is not economically feasible to repair your vehicle, Allstate will settle your vehicle as a total loss. Your vehicle's value is based on its actual cash value, which is determined by various factors that include the vehicle's condition, prior damage and local market pricing.

WHO PAYS OFF MY LOAN BALANCE IF MY VEHICLE IS TOTALED?

For covered losses, we'll pay up to the actual cash value of the vehicle, minus your deductible. In some situations, the loan balance may be in excess of the value of the vehicle. If this is your situation, you are responsible for any loan balance in excess of the claim settlement amount.

WHEN CAN I EXPECT TO RECEIVE A SETTLEMENT CHECK FROM ALLSTATE?

In some cases, the adjuster can provide you with your estimate and check at the time of inspection. In most instances, however, the adjuster will inspect the damage and prepare the estimate and, depending on the extent of damages, submit the repair estimate for approval. Once the estimate is approved, your check and the estimate will be mailed to you separately.

It's human nature to want to get your life back to normal quickly after a loss. That's why we've created a catastrophe claim team to help with your claim. To get the process rolling, we recommend you talk to a catastrophe claim team member as soon as possible.

WHERE SHOULD I BRING MY CAR?

Following a severe weather event or natural catastrophe, our Drive-In Claim Centers offer extended drive-in hours and are staffed by catastrophe claim team members to handle the additional claim volume. Inspections usually take 30 minutes and are available by appointment by calling 1-800-54-STORM (1-800-547-8676).

WHAT DO I DO IF I CANNOT SAFELY DRIVE MY VEHICLE?

If you cannot safely drive your vehicle to a nearby Drive-In Claim Center, you have the option of having your vehicle inspected by a catastrophe claim team member at the repair facility of your choice, or some other location. To schedule an inspection, just call a catastrophe claims team member at 1-800-54-STORM (1-800-547-8676).

MY LOSS OCCURRED WHILE I WAS IN ANOTHER STATE. HOW WILL THIS BE HANDLED?

You have a choice. Allstate can provide claim service in either the state where the loss occurred or in the state where you reside.

YOUR VEHICLE INSPECTION



After your vehicle is inspected, an adjuster will create an estimate. Your estimate typically spells out what needs to be repaired and/or replaced, as well as what is covered under your policy. Your adjuster can answer any questions you may have about your estimate.

WHAT'S A DEDUCTIBLE?

The deductible is the portion of a covered loss that you are responsible for under your policy. For example, if your covered claim is \$4,500 and your deductible is \$500, Allstate pays \$4,000.

WHAT DOES COMPREHENSIVE COVERAGE PROVIDE?

This coverage provides for the repair or replacement of your insured vehicle for damages not caused by collision, which includes but is not limited to, falling objects, fire, explosion, earthquake, windstorm, hail, water or flood and glass breakage, up to the actual cash value of the vehicle, less your deductible.

WHAT IF MY REPAIR SHOP'S ESTIMATE IS DIFFERENT THAN MY ALLSTATE ESTIMATE?

If there is a difference between Allstate's and your repair facility's estimates, your repair facility should immediately call the catastrophe team at 1-888-479-3730. We will do what we can to resolve the differences and make any necessary adjustments. These estimate adjustments are possible only when they are warranted and only for covered items.

YOUR ESTIMATE



How to select a repair facility.

Selecting a qualified repair facility can be difficult. Here are a few tips for you to consider when making your decision.

Ask around

Talk to friends and family members who have had recent repair work done.

Check work history

Get information about your contractor's work history from your local Better Business Bureau.

Request references

CAN MY CLAIM ADJUSTER RECOMMEND A REPAIR FACILITY?

Unfortunately, Allstate does not recommend repair facilities following a catastrophe because facilities are often overwhelmed by the number of vehicles needing repairs. We recommend you talk to your family and friends to find a reliable, local repair facility.

WHAT IF ADDITIONAL DAMAGE IS FOUND DURING THE REPAIR PROCESS?

If additional damage is found during the repair process, advise the repair facility to call 1-888-479-3730 immediately. Your claim adjuster will discuss the differences and determine if the vehicle needs to be re-inspected or if it can be resolved by phone with the repair facility. Estimate adjustments are possible only when they are warranted and only for covered items.

WHAT IF I NEED A RENTAL VEHICLE?

If you have the optional Rental Reimbursement coverage on your policy, you may be eligible for a car rental. The optional Rental Reimbursement coverage pays for rental reimbursement up to policy limits, generally until repairs are completed, up to a maximum of 30 days. Be sure to check with your repair facility to confirm how long it will take to repair your vehicle.

“I like that
I know what to expect
UP FRONT.”



Allstate National Catastrophe Center
1-800-54-STORM (1-800-547-8676)
allstate.com/claimcenter

After you report your claim, you'll receive an Allstate claim number. Use this number to access information about your claim. Please write your claim number on all documents that you submit to Allstate, including receipts, to help keep important information together with your claim records.

HOW CAN I CHECK THE STATUS OF MY CLAIM?

There are two basic ways to see what is going on with your claim:

On the phone

You may check the status of your claim by calling 1-800-54-STORM (1-800-547-8676) during regular business hours to speak with a catastrophe claim team member.

Online

You can also review your claim status online if you're registered with the Customer Care Center at allstate.com.

- If you haven't registered, the fastest way to access your claim is by calling 1-800-ALLSTATE (1-800-255-7828) for your password.
- Or you may also register by clicking on Customer Care at allstate.com. For security purposes, you will need to wait for your Personal Activation Key (PAK) to arrive in the mail, which typically takes 7-10 days.

YOUR CLAIM STATUS

We're here for you —
before, during and after
YOUR CLAIM.



"That's Allstate's Stand" is a service mark of Allstate Insurance Company.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company: Northbrook, IL; Allstate County Mutual Insurance Company: Irving, TX; Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ.

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