



Auto insurance claims: what to expect



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As a AAA Auto Insurance policyholder with comprehensive auto coverage, you are eligible to be paid for damage caused to your vehicle by something other than a collision, like wildfire, hail, a fallen tree or water. Your deductible—the amount of your claim for which you may be responsible—may apply to this claim. This amount may be subtracted from your offer of payment.

After you've confirmed the damage to your vehicle, here are immediate steps:

Start your auto insurance claim

Start your claim by phone or in person. Please be prepared to provide basic information about your vehicle. Your Claims Representative will review your coverage with you, explain your deductible and answer your questions. You'll receive the necessary paperwork to complete your claim, followed by a one-time payment. Talk with your Claims Representative about how you prefer to receive this payment.

Arrange transportation, if needed

If needed, your Claims Representative will assist you with the reservation of a rental vehicle or other transportation. Transportation expense coverages include costs such as rental cars and on-demand ride-sharing services, as well as other types of public transportation. AAA has preferred relationships with Hertz and Lyft.

Frequently asked questions

How will the value of my vehicle be determined?

We will settle your claim based on the market value of your vehicle just before it was damaged. Market value represents the dollar amount you could expect to receive if you sold the vehicle just prior to the incident. To arrive at the market value of your vehicle, we consult with a computerized automobile valuation service that determines the market values of comparable automobiles within your geographic area. How will my repair or rebuild estimate be calculated?

What will happen to my damaged vehicle and its contents?

If you have personal property in your vehicle and you can retrieve it, please do so after filing your claim. We will arrange to dispose of your vehicle for you.

If you have questions, talk to your Claims Representative. For information about AAA Home Insurance claims, visit <https://csaa-insurance.aaa.com/HelpIsHere>.

Important Information

For your convenience, here is a place to record information you'll reference on a regular basis:

Your Name	
Policy Number	
Claim Number	
Name and Contact of Claims Representative(s)	

Notes
