



Automobile Accident Claim Checklist



Injuries

- If there are injuries to any person in your vehicle, the injured party must complete the **No Fault application** (for medical expenses) provided by your insurance company. **By New York State law, this form must be completed and returned to your insurance company within 30 days of the accident.**
- Please be aware, there are VERY specific time guidelines and statutes with regard to No Fault (medical expenses). These guidelines refer to, but are not limited to: turning in receipts, reports, applications and forms to your insurance carrier. Your insurance carrier must follow the statutes as defined by NYS. ***Please discuss your injury claim carefully and thoroughly with your adjuster.***

Damages

- If your vehicle is driveable, choose a collision shop and obtain an estimate for repairs. Depending on the severity of the damages, your claim adjuster will either inspect the vehicle or simply request a written estimate of damages.
- If your vehicle is not driveable, your claim adjuster will make arrangements to inspect the vehicle at its place of storage.
- It is not uncommon to find supplemental damage during the course of repairs. Your repair shop will coordinate the supplemental charges with your adjuster.
- If your vehicle is deemed a total loss by your insurance company, please contact your Tompkins Insurance representative for more information regarding total loss claims.**

NYS Required Report of Motor Vehicle Accident

- If there are any injuries **OR** there is property damage in excess of \$1,000, you must complete the **MV104 form**, which will be provided by your Tompkins Insurance representative or your insurance company.

VERY IMPORTANT:

It is the driver's responsibility to complete and mail the MV 104 form.

By New York State law, this form must be completed and mailed to the Albany address on the form within 10 days of the accident.

Repairs

- Your adjuster will work with your chosen collision shop to come to an agreement on both the extent of the damage and the cost to repair. Once agreed upon, your collision shop will be given approval to proceed with repairs.
- You may choose to sign a "direction of pay" so that your collision shop is paid directly from your insurance company, minus your deductible. It will be your responsibility to pay the collision shop your deductible.
- If you have paid off your car loan and have received a Lien Release from the bank, please provide it to your Tompkins representative.

Rental

- If a rental car is needed, check with your adjuster or your Tompkins Insurance representative to see if your policy includes rental reimbursement. Either your insurance company or your Tompkins Insurance representative can help facilitate your rental.

This checklist is provided as a resource to assist in many claim scenarios. Your Tompkins Insurance representative is available to discuss the specific details of your claim.

Now you can take your insurance policies with you!

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