



Automobile Total Loss Claim Checklist

Declaring Total Loss

Typically, to be declared a total loss, repairs must be at least 75% of the fair market value of the vehicle. To determine fair market value, your insurance company will typically obtain information on 2-3 vehicles of "like kind and quality," located within 25 miles of your residence, as defined in Regulation 64 of NYS Insurance Law. This Fair Market Value is not a dealer price, Kelley Blue Book value, or NADA valuation. It is your vehicle's worth at a private sale.

- Come to an agreed fair market figure with your claim adjuster.

Injuries/Damages — Reminders

- 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.**
- If there are any injuries **OR** there is property damage in excess of \$1,000, you must complete the **Driver's Accident Report 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.

Rental — Reminder

- Typically, insurance companies will only provide coverage for a rental car for five days after the initial offer on a total loss. If you have a rental car, please contact your Tompkins Insurance representative or your insurance company to discuss the details of your coverage.

Personal Items and Keys

- Remove all personal belongings from your vehicle. All sets of car keys should remain with the vehicle.

Plates

- Remove license plates. Either turn them in to the DMV (\$1.00 charge) and provide your Tompkins Insurance representative with the FS6 form you will receive, or transfer your plates to another vehicle. **Either a transfer or a turn-in must take place to remove the vehicle from the policy.**

Title

- Locate your original title. Sign the title on first available signature line and give it to your Tompkins Insurance representative. **The signed title must be submitted in order to receive your claim check.**

Lien/Lien Release

- If there is a lien on your vehicle, the claim check will be issued with both your name (named insured on the policy) and the lending institution's name. The check will need to be endorsed by both parties. Contact your lending institution regarding their policy for claim checks. If no lien holder exists, the check will be issued to the named insured(s) on the policy.
- If you have paid off your car loan and have received a Lien Release from the bank, please provide it to your Tompkins representative.

Storage of Vehicle

- Your adjuster may ask to have your vehicle moved to a fee-free storage facility. Please approve this move or as owner, you may be responsible for storage charges.

Keeping the Vehicle

- If you decide to keep your vehicle after it has been declared a total loss, there are several steps before your "salvaged" vehicle is road worthy or insurable. First visit <http://nydmv.state.ny.us/salvexam.htm> for steps you will need to follow to have a salvage exam and inspection. Contact your Tompkins Insurance representative if you need further assistance.

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.

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