



## AUTO CLAIM GUIDE

**Rated A- (Excellent)** by A.M.  
Best for financial strength

**NASDAQ: NGHC** (National  
General Holdings Corp.)

**Rated A+** by the Better  
Business Bureau

### *Unmatched* SERVICE

A quick and compassionate response from an insurance provider can make all the difference in the world when you've filed a claim. NatGen Premier provides world-class service at every point in the claim process, regardless of the size of your loss — from the moment you file a claim to the time your repairs are being completed. You can expect one-on-one attention and concierge service from caring and concerned professionals who understand how disruptive these trying situations can be and how they can affect your family.

#### **HERE ARE SOME OF THE EXAMPLES OF WHAT YOU SHOULD EXPECT AS A NATGEN PREMIER CLIENT:**

- You can report a claim by calling your agent or contacting NatGen Premier via phone at 844- 287-2236 or visiting us online 24 hours a day, any day of the year.
- You can chat online with a claim service specialist.
- You will hear from your assigned claim specialist within a few hours of loss notification.
- We take a consultative approach to ensure your needs are understood.
- Knowledgeable claim specialists will handle your claim professionally and efficiently.
- You have the option to select from a list of Direct Repair Shops or choose your own shop.
- A lifetime warranty is automatically included on repairs done by a Direct Repair Shop for as long as you own or lease your vehicle.
- You will be provided with rental while your vehicle is being repaired.



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## INCLUDED COVERAGES

- **Original Equipment Manufacturers (OEM) Parts** – We will repair your vehicle with OEM parts if your vehicle is within the first three model years.
- **Transportation Expenses** – Coverage for a rental of a temporary substitute vehicle. Your adjuster will confirm your specific coverages with you.
- **Travel Expense Coverage** – Your policy covers up to \$500 per occurrence for additional travel expenses if a loss occurs more than 100 miles from your address.
- **Double Deductible Waiver** – In the event of a single loss which involves your covered home and personal vehicle, we will waive the lowest deductible.

## OPTIONAL COVERAGES

- **Full Glass Coverage** – If you elect comprehensive coverage and there is damage only to glass on your vehicle, there will be no deductible.
- **Agreed Value Coverage** – In the event of a total loss or if your vehicle is stolen, we will pay for the loss based on the agreed value designated on your declarations page (less the applicable deductible).
- **New Car Replacement Coverage** – If your vehicle is totaled in an accident, we will pay the full cost of replacement (less the applicable deductible). Some restrictions apply.
- **Guaranteed Auto Protection (GAP) Coverage** – If your vehicle is determined to be a total loss, we will pay any additional amount due on the lease or loan for your covered auto (less the damages paid). Some restrictions apply.
- **Total Loss Deductible Waiver Option** – When this coverage is selected and your vehicle has been deemed a total loss, the physical damage deductible will be waived.

## IMMEDIATELY AVAILABLE SERVICES

- **On-Call Claim Specialist** – A NatGen Premier claim specialist is available to assist 24 hours a day.
- **Rental Car Assistance** – Your claim specialist will help you obtain a rental vehicle, even during evenings and weekends.
- **Roadside Assistance** – Your policy covers tow services and roadside assistance from the scene of an accident.
- **Rapid Glass Repair** – Glass repair or replacement claims are quickly handled by a preferred national vendor.

## PREMIER CLIENT RESPONSIBILITIES:

- **Injuries** – If you or someone else is injured, immediately call for emergency assistance by dialing 911.
- **File a Police Report** – Contact the local police department to respond to the accident scene. Obtain the police report number along with the officer's name.
- **Take Photos** – If possible, take photos of the accident site and vehicle damages to share with your claim specialist.
- **Witness Contact Information** – Obtain names and phone numbers of witnesses before they leave the scene.
- **File a Claim** – Contact NatGen Premier to file a claim at 844-287-2236 or contact your agent.
- **Record Keeping** – Please save all receipts if you spend any money making repairs to mitigate further damage, obtaining a rental or having your vehicle towed.
- **Mitigate Additional Damages** – You will need to ensure that your vehicle will not be further damaged by exposure to the elements or by unnecessary attempts to drive the damaged vehicle.

[NatGenPremier.com](https://www.natgenpremier.com)



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## FAQs

### How long does it take to process a claim?

The more detail you provide about the accident, the easier it will be for us to settle your claim quickly and accurately. Claims that involve more complicated settlements, such as disputes over who is liable, will take longer to process. Our goal is to keep your life moving, so we promise to work diligently to get your claim settled fairly in the shortest amount of time possible.

### What if my vehicle needs to be towed?

Towing service is included in your auto policy if you have an accident. If your car is not drivable from the scene of an accident, we can assist in having your vehicle towed. It is best to have your vehicle towed directly to your shop of choice instead of a tow yard.

### What if I need a rental car?

If your vehicle is not drivable or you need a rental car while your vehicle is being repaired, we can set up a reservation with a preferred rental provider who will bill us directly. You can keep the rental vehicle until repairs have been completed. We will work directly with the repair shop to monitor the status of the repairs.

### How is the amount of damage determined?

We need to complete an estimate of the visible damage to determine the cost to repair your vehicle to pre-loss condition. There are several estimate options available depending on the severity of the damage. We may choose to send a NatGen Premier appraiser to inspect your car, but in many cases we can expedite the process by using our MyClaimPics photo estimate process.

### What if the body shop finds additional damage not included on my estimate?

It is not uncommon to find additional loss-related damage once repairs have started. We'll work directly with the body shop to amend the estimate to include loss-related damage.

### What is a total loss?

Typically, a vehicle is a total loss when the cost to repair it to its pre-loss condition is greater than the market value of the vehicle. There are many factors to consider in the total

loss assessment, including the condition and mileage of the vehicle. Some state governments set a threshold based on a percentage of the vehicle's current value.

### What is a Direction of Payment?

Most repair facilities have a form called a Direction of Payment. When you sign this form, you are giving the insurance company permission to pay the repair shop directly.

### Why is the payment amount lower than the estimated cost of repairs?

Your policy includes a deductible that must be paid out-of-pocket before NatGen Premier pays for the balance of the repairs. This amount has been deducted from the check and is your responsibility to be paid to the body shop.

### Why is my lienholder on my check?

In some states we are legally obligated to include your lienholder on the payment because they have an insurable interest in repairing your vehicle. You will need to contact your lienholder directly for more information regarding the release of the funds to begin the repair of your vehicle.

### What if I am not at fault for the accident?

You can file a claim with us regardless of who is at fault. We can expedite the claims handling process and avoid any unnecessary delays. If it is determined that the other party is at fault, we will refer your claim to our subrogation department to collect the money from the other carrier. In some cases, we can waive your deductible.

### What if I am injured in an accident?

Immediately advise your claim specialist of any injuries. Your claim specialist will review your policy to determine which benefits are available to help you heal.

### What if the other insurance company calls me?

It is always best to speak with your claim specialist first. Discuss the facts of the accident with your claim specialist then they will advise you if it is necessary to speak with the other insurance carrier. In most cases, your claim specialist can speak with the other insurance company on your behalf.

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