



AAA Insurance realizes that at one time or another, everyone has those moments just after they hang up the phone and suddenly think, “Oops! I forgot to ask them something!”. This document is designed to answer frequently asked questions regarding your claim that may not have occurred to you during our recent conversation.

We’re committed to delivering high-quality customer service by making your claim process smooth and hassle free — so you can get your vehicle repaired as soon as possible.

### **I REPORTED MY CLAIM. WHAT’S NEXT?**

A Claim Representative will be assigned to contact you to review the claim information and determine the next steps in the claim process.

### **IS THERE ANYTHING I SHOULD DO IN THE MEANTIME?**

Yes, you should protect your property from further damage by making any necessary and reasonable temporary repairs that require immediate attention. Be sure to keep a detailed record of all costs and save your receipts for potential reimbursement.

It’s also a good idea to take photos of any damage, especially if it is necessary to make repairs before our Claim Representative contacts you in order to protect your property from additional damage. Do not discard the damaged property until our Claim Representative has had a chance to inspect it. You should also make a list of the damaged or stolen property for our Claim Representative to review.

### **Do’s: Please take any of the following actions if safe to do so:**

- If the outside temperature is moderate to hot, use dehumidifiers if available
- Use fans to circulate the air to assist drying
- Remove as much water as possible by mopping and blotting
- Wipe furniture dry
- Lift draperies off carpet, loop through a non-metal coat hanger and place hanger on the drapery rod
- Prop up wet furniture cushions for even drying
- Remove wet area rugs or other floor coverings
- Open furniture drawers, closet doors and luggage to enhance drying
- Move photos, paintings and art objects to a safe, dry location
- Remove wet fabrics and dry them as soon as possible. Hang furs and leather goods to dry separately at room temperature
- Remove damp books from shelves and spread out to dry
- If damage occurs during a cool season, leave heat on; if in summer, use an air conditioner if available



### **Don'ts**

- Do not use an ordinary household vacuum to remove water
- Do not use electrical appliances while on wet carpet or wet floors
- Do not go into rooms with standing water if the electricity is on
- Do not lift tacked down carpet without professional help
- Do not wait to call for professional help

### **FACTORS TO BE CONSIDERED WHEN DRYING CARPET**

- Age and condition of carpet: If a carpet is so old that it is a better value to replace than attempt restoration, determine exact value of carpeting
- Length of time carpet was exposed to water: Most carpets can withstand water for up to three days. Immediate response to your loss is critical
- Types of water: Basically, there are three types of water losses that affect the restoration process:

Black water — sewage back-up or run-off water. These losses are hazardous and should be handled with caution.

Clean water — water from a clean source; no debris.

Grey water — this is water that is not necessarily clean, but not hazardous (washing machine and dishwasher overflow, for example)

- Temperature of the water: Discharge from a hot water heater with very warm water will affect the glue used to hold the carpet fibers together

### **FACTORS TO BE CONSIDERED WHEN DRYING WOOD FLOORS**

- Wood floors are very sensitive and naturally hold water
- Once wood floors cannot hold any additional water, it will expand, causing cupping or crowning. At this point it is very difficult to restore
- Emergency response is critical for any damage to wood floors

### **WHO SHOULD I CONTACT FOR REPAIRS?**

The choice is yours! Your Claim Representative can tell you about the AAA Insurance network of approved independent contractors and service providers who work together to complete water remediation and structural repairs for your home. The advantages of using the AAA Insurance network of approved independent contracts include:

- Every Direct Home Repair contractor is properly licensed and insured and all employees undergo a comprehensive background check.
- AAA will help you find the right contractor/service provider for the job type, job size and location of your loss.



- You'll receive a written warranty from the contractor/service provider for their workmanship on structure repairs.
- On emergency claims (water, smoke, fire and certain storm damage), uniformed technicians will be on the scene within two to four hours after receiving an assignment.

**WHAT IF I DECIDE TO CHOOSE MY OWN REPAIR CONTRACTOR OR SERVICE PROVIDER?**

The choice is yours! We highly recommend that you properly research a prospective contractor before any work begins. This includes verifying that they are licensed, bonded and insured. Be sure to thoroughly review and understand any contract for services. Your Claim Representative will be happy to walk you through the necessary steps in selecting a competent repair contractor or service provider.

**WILL I RECEIVE LIVING EXPENSES WHILE MY HOME IS BEING REPAIRED?**

If your home is unlivable as a result of a loss covered by your policy, it may be necessary for you to move to a temporary location. Your home insurance policy may cover any Additional Living Expenses that are above and beyond your normal expenses while your home is being repaired.

This includes meals, lodging and other related expenses necessary to maintain your normal standard of living.

A Claim Representative is available 24 hours a day to discuss these options, answer your questions and assist you in finding temporary lodging. Make sure you keep your receipts for meals, lodging or any other expenses incurred.

**WHO SHOULD I CALL WITH ANY QUESTIONS NOT ANSWERED HERE?**

Contact your assigned handling Claim Representative or the toll-free number listed on the back of your proof of insurance.

To report fraud, call the AAA Fraud Hotline 24 hours a day at **888.FRAUD.83 (888.372.8383)**.

Insurance underwritten by one of the following companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Group Insurance Company, Auto Club Property-Casualty Insurance Company, Auto Club South Insurance Company, Auto Club Insurance Company of Florida, or non-affiliated insurance companies.