

Insurance 101: How to Easily File a Claim

You slow down for the yellow light but the car behind you does not. Bam! It wasn’t your fault but now you have to get your car fixed. Or maybe a storm knocks out a window in your house. Now you need to get it repaired.

[Accidents](https://mycalcas.com/2020/07/accidents-rise-during-pandemic-staying-safe/) happen. Washing machines overflow; things are stolen or vandalized. That’s why you have insurance. Your policy protects your [vehicle](https://mycalcas.com/2021/08/liability-collision-comprehensive-coverage-101/), your [home](https://mycalcas.com/2021/08/save-money-and-be-a-savvy-new-homeowner/), and your belongings, taking some of the financial stress away to help you repair and replace those necessary items. Here’s an overview of the insurance claims process so that you can do it easily.

**When to File a Claim**

Every policy has a deductible, an amount that you are required to pay out-of-pocket before insurance kicks in. The general rule is to file a claim when the payout is greater than the deductible and you cannot cover it on your own. You also should file a claim whenever someone is injured and when it’s not clear who is at fault. That way, the insurance companies can get together and determine the outcome.

**How to File a Claim**

Let’s say you were in a [car accident.](https://mycalcas.com/2019/12/what-you-need-to-know-after-a-parking-lot-accident/) Here are the steps to take to file a claim. (You also can refer to the back of your California Casualty insurance card. It lists the steps to follow in the event of a loss.)

**Step 1: Call the police if needed.**

* Call 9-1-1 if anyone is injured or you suspect drugs or alcohol are involved.
* Call the non-emergency police number to report the [accident.](https://mycalcas.com/2022/03/daylight-savings-and-car-crashes/) An officer may show up and take a police report. While you don’t necessarily need one, it will make the claims process easier. If the police are not needed, or available, you may file an accident report online, by mail, or at the police station.

**Step 2: Get the other driver’s information.**

* You feel bad so it may be tempting to say the accident was your fault. Whether or not it was, don’t take the blame. Don’t apologize.
* Exchange information. Get the other driver’s name. Take a photo of the other driver’s license, insurance card, and registration. Alternatively, you can write down the information. Make sure you have the year, make, model, license plate number, and color of the other car.

**Step 3: Write down facts and take photos. Look for witnesses.**

* Take photos of the scene, license plates, traffic signs, and anything else that may help you to remember the details of the accident.
* Include the direction the cars were traveling, your speed, weather, road conditions, and what happened.
* Use your phone to make detailed notes.
* There may be witnesses. Look around and ask for the contact information of those individuals. They may later be contacted by your insurance company or police, if needed, to support your rendition of the accident.

**Step 4: Call your insurance company.**

* Report the [accident.](https://mycalcas.com/what-to-do-in-car-accident/) The adjuster will ask questions. Answer them honestly and thoroughly. If you don’t know the answer, say so.
* Your adjuster will share the process of getting your car repaired. They will send you paperwork to fill out.
* Let them know if there is a police report.
* Don’t sign anything from the other person’s insurance company. Let your insurer take the lead.

**Step 5: File your claim.**

* Most insurance companies allow you to [file your claim online.](https://www.calcas.com/claims) That means you’ll fill out the necessary paperwork online or by email.
* To complete the filing of your claim, you’ll need to fill out the forms that you are sent.
* You may have to get a repair estimate and include that information.
* Then, you’ll wait for approval. Once the repair is authorized, you’ll be able to proceed with the repairs. Either you or the repair shop will receive payment from the insurance company, so check with your adjuster.

**The Difference with a Homeowner’s Claim**

A [homeowner’s,](https://mycalcas.com/2022/06/15-questions-to-ask-your-homeowners-insurance-agent/) [renter’s](https://mycalcas.com/2022/02/renters-insurance-faqs/) or [personal property](https://mycalcas.com/2021/04/insurance-101-what-is-personal-property-coverage/) claim follows a similar process. The main difference is that you need to provide a Proof of Loss statement. That’s a list of items that were damaged or stolen and how much it costs to replace them.

**Can You Wait to File a Claim?**

You should not wait. Your insurance contract specifies your specific Duties After Loss. You must give prompt notice to the insurer; notify the police in case of loss by theft; protect the property from further damage, prepare an inventory of damaged personal property; and cooperate with the investigation.

So, the next time that life throws a wrench into your plans, remember that you have insurance. The claims process is an easy way to get the help you need.

*California Casualty has been serving the needs of educators since 1951 and is the only auto and home insurance company to earn the trust and endorsement of the National Education Association (NEA). As a result, NEA members qualify for exceptional rates, deductibles waived for vandalism or collisions to your vehicle parked at school, holiday or summer skip payment plans and free Identity Defense protection – exclusive benefits not available to the general public. Learn how to save by getting a quote at* [*www.calcas.com/neamb*](http://www.calcas.com/neamb)*, or by calling 1.800.800.9410.*