



FARMERS®

FREQUENTLY ASKED QUESTIONS

This Frequently Asked Questions handout provides general information relating to the claims handling process. It is intended for general informational purposes only and is not a contract or a policy of any kind. All coverages are subject to the terms, conditions, special limits, and exclusions of your policy and all applicable endorsements. Please contact your assigned claims representative for further information regarding your claim.

General Questions

- **How long does the repair process take?** If your automobile is repairable, there are many factors to consider when determining the length of the repair; the amount of damage to your vehicle, part availability, hidden damage, and shop scheduling. The repair facility will provide you with an anticipated completion date before you leave their facility.
- **Will my insurance premium go up if I make a claim?** There are many variables that go into whether your premiums will increase. Please contact your agent for more information.
- **Why do I have to pay my deductible to the repair facility when I am not at fault?** Your policy requires that you pay a deductible when certain types of claims are processed under your policy.
- **If I am not at fault and going through my Insurance Company, how long will it take to get my deductible back?** We will attempt to get your deductible and any other expenses you incurred back from the adverse party. It is difficult to give you a definite time frame as to when, and if, we will recover the monies you paid out. In some cases we may only be able to recover portions of your deductible and additional expenses.
- **How often will I be updated by the repair facility concerning the status of the repairs to my vehicle?** That depends on your preference. This is a conversation you should have with the repair facility so they can meet your expectations.

Repair Estimate

- **Do I need to get an estimate from another repair facility?** No. One of the many benefits of our program is your not required to get multiple estimates. Your chosen repair facility will write an estimate and provide a copy to you.
- **What if another repair facility estimate differs from my Circle of Dependability estimate?** It is only an estimate. The repair facility can discuss any differences between the two estimates.
- **What if additional damages are found to my vehicle?** If additional loss related damage is discovered it will be repaired. If the additional damage changes the initial completion date, the repair facility will notify you with the updated completion date.

- **Do I need to be at the shop when my vehicle is being inspected?** No, it is not necessary. The repair facility would like to go over the estimate with you and provide you with a comprehensive explanation of the repair and claims process. If you are not available at the time of inspection, the Circle of Dependability facility will inspect your vehicle, contact you with their findings, and answer any questions you may have.
- **Will my car be the same after it is repaired?** Your car will be repaired within industry standards back to its pre-accident condition. The Circle of Dependability repair facility will offer you a written lifetime warranty on the repairs that were completed to your vehicle as long as you own that vehicle. Farmers Insurance will back the repair facility warranty with our own lifetime warranty as long as you own the vehicle.
- **What if I move out of the area and I have a problem with my repairs?** Your Certificate of Dependability warranty is honored nationwide.
- **If my vehicle is repaired with aftermarket parts, will these parts void my warranty?** The Magnuson Moss Act protects the consumer from this type of occurrence. If the repair facility restores your vehicle with alternative parts and the product fails, the vendor, repair facility, and Farmers insurance will back that part up under the warranty as long as you own the vehicle.

Rental car

- **I have “Loss of Use” coverage on my policy, how does it work?** Loss of use or Rental Reimbursement endorsements vary by endorsement and state. The covered loss must exceed your collision or comprehensive deductible. Please review your policy to determine which endorsement you have purchased as each endorsement allows for varying dollar amounts that can be used while your vehicle is disabled and in the repair facility being repaired.
- **If the repairs take longer than the “Loss of Use” coverage on my policy, does my coverage continue?** Unfortunately your coverage does not extend beyond the amount you purchased with your policy contract. The amount of time it takes to repair an automobile varies due to many factors. We work closely with the repair facility to ensure your vehicle is repaired as quickly as possible.
- ± **Do I need to call the rental car company or will they call me?** If you choose to have your vehicle repaired through a Circle of Dependability repair facility, Farmers or the repair facility will set up a rental reservation for you.
- ± **Do I need to purchase the rental agency damage waiver or any other insurance the rental agency offers?** This is ultimately your decision, however, in most cases your own insurance will transfer to the vehicle you are renting. Additional insurance purchased from a rental agency is not covered by your loss of use coverage.

These are just a few of the questions that you may have after you have been involved in an auto accident. If you have any questions that were not listed above or want additional clarification, please allow us the opportunity to answer your questions by contacting your Circle of Dependability Repair Facility or assigned Circle of Dependability Field Consultant.

Thank you for allowing us to serve you.