



Having a car accident can be traumatic, confusing and time-consuming. Our Circle of Dependability repair program helps get you back where you belong.

Repairs

- **Do I need to get an estimate from another repair facility?** No. You've got enough to worry about after an accident without shopping around for multiple estimates. Any Circle of Dependability repair facility that is part of our vendor network can give you the estimate you need.
- **What if another repair facility estimate differs from my Circle of Dependability estimate?** Regardless of the facility, estimates are not intended as guarantees, but based in the initial inspection of damages. Sometimes additional damages are discovered during the repair process, or the price of parts may increase. Your repair professional can help explain any disparity between the two. You will also receive a written copy of all the repairs completed on your vehicle.
- **Do I need to be at the shop when my vehicle is being inspected?** No. If you need to go to work, or run errands, the repair facility can still review your vehicle and provide you with a comprehensive explanation of the repair process at your convenience.
- **How long does the repair process take?** It depends on the extent of the repairs. The Circle of Dependability repair facility will give you an estimated time for completion of the repairs.
- **What if the repair shop discovers additional damages?** The shop will repair additional damages directly related to the claim. They will contact you if this results in a change to your completion date.
- **How often will I be updated on the status of my repairs?** When your vehicle is scheduled for repairs, you and the repair facility will agree on a preferred method of communication and your preferences for updates about your vehicle repairs. This will ensure that they can meet your expectations.
- **Will my vehicle be the same after it is repaired?** Our Circle of Dependability repair facilities are some of the best in the business and will repair your vehicle to its pre-accident condition per industry standards. The Circle of Dependability repair facility will provide a written lifetime warranty on the repairs completed to your vehicle as long as you own that vehicle. Farmers also provides an additional lifetime warranty as long as you own the vehicle.
- **What if I move out of the area and I have a problem with the repairs?** Your Certificate of Dependability warranty will be honored at any Circle of Dependability facility, nationwide. Call HelpPoint at 1-800-435-7764 to find one near you.
- **If my vehicle is repaired with aftermarket parts, will these parts void my warranty?** The Magnusson Moss Act protects the consumer from this type of occurrence. If the repair facility restores your vehicle with alternative parts and the product fails then the vendor, repair facility, and Farmers will honor that part under the warranty as long as you own the vehicle.

* This guide was created to help customers better understand the claims process and resources available. It is for general informational purposes only and is not a contract or a policy of Farmers Insurance.

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. In most states the covered loss must exceed your collision or comprehensive deductible. Please review your policy to determine eligibility and 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. Your agent or Field Consultant can also assist in clarifying your policy.
- **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 or entitlement.
- **Am I entitled to a rental vehicle if I am not insured with Farmers?** If you are involved in an accident with a Farmers policyholder and Farmers has accepted liability for the accident and the resulting damages to your vehicle, you are entitled to a replacement vehicle while your own vehicle is being repaired. Please discuss your rental needs with your assigned Claims Representative who can assist in setting up a reservation with a rental agency.

General

- **Will my insurance premium go up if I make a claim?** There are many variables that factor into consideration of premium changes when you make a claim on your policy. 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?** If you are a Farmers policyholder, your policy requires that you pay a deductible when certain types of claims are processed under your policy. In some situations, your claims representative may be able to pursue the reimbursement of your deductible, from the at fault party through subrogation.
- **If I am not at fault and going through my own Insurance Company, how long will it take to get my deductible paid back?** We work diligently to recover any expenses you incurred from the adverse party through subrogation. We cannot provide a definite timeframe as to when, or 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. Please contact your claims representative for additional questions regarding subrogation as it applies to your claim.
- **If I want to get an insurance quote, how do I locate a Farmers Insurance agent?** To locate a Farmers Insurance Agent in your area please visit Farmers.com, or call 1-800-Farmers.

If you have any questions that were not listed above or need 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.

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