

“Total Control” Tip of the Month, October, 2017

An insurance company’s decision whether to classify your [severely damaged car](#) as fixable or a total loss has big dollar significance to you, the policyholder. You can influence that decision with proof of the vehicle’s pre and post loss value.

Depending on the extent of the damage and the value of your car, you may want to get the car repaired rather than declared a total loss. Or, it may be to your benefit to have it declared a total loss. If you don’t agree with an adjuster’s decision on whether it’s a total loss, gather and present him/her with information that supports your view:

- Receipts for work done to the vehicle in the past 6 months
- Pre-loss photos of the interior, engine, tire treads, oil change sticker
- If you can’t ascertain mileage because the car won’t start, refer to the record of your last maintenance
- Make sure the valuation includes all the options your vehicle had (Tinted windows, rear window defogger, heated seats, GPS, leather seats, power)

Help us provide the following resources and services to hurricane survivors as they begin the long term recovery process:

- Educational workshops on the ground in coordination with local partners and volunteers in the impacted areas
- The [Hurricane Harvey Help Library](#) and [Hurricane Irma Help Library](#), which will provide long-term recovery resources and insurance-related information and guidance in one place
- Advocacy to ensure that insurance claims get processed fairly, timely and paid in full

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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