



### *President's Guarantee™*

*We're committed to making repair work on your auto hassle-free and as exceptional as our coverage. We guarantee that all repairs completed through one of our Direct Repair Programs, Drive-In Facilities, or Glass Networks will meet industry professional standards. If they don't, we will do what it takes to remedy the situation, and we'll also pay reasonable rental car expenses during the time the repairs are being remedied. This guarantee applies for as long as you own the vehicle and is not transferable.*

*Our guarantee does not cover any other expense for loss of use of your vehicle, or any liability to you or others for bodily injury or property damage. For windshield claims where the glass is repaired, if the repair fails (requiring replacement of your windshield), this guarantee will apply subject to the deductible stated in your policy.*

## Common auto claims questions

Customers often find they have questions about what they should do once their vehicle has been inspected. We hope the following will help answer those questions. If you have additional questions, your Safeco claims representative will be happy to answer them once they have completed your vehicle inspection.

### What do I do after I receive my Safeco estimate?

- Make an appointment with the repair facility of your choice. Give them a copy of our estimate in advance, so any necessary parts can be ordered.
- If you are uncertain about which repair facility to select, your claims representative can help. Our representatives work with many repair facilities in the area. They can provide the names of reputable facilities that can satisfactorily complete the repairs. Remember, the choice of repair facilities is yours.
- The repair facility will schedule your repairs and order any necessary parts. It is a good idea to confirm the repair facility has received the parts before dropping off your vehicle.
- We recommend you make your appointment for early in the week to avoid unnecessary delays.

### Once I receive the estimate, can I leave my vehicle at the body shop or drive-in location?

- No. You will need to schedule a date for the repairs to begin. Even if the drive-in is located at a repair facility, the repair facility will usually need some time to order any necessary parts.

### What if the estimate from the repair facility is higher than the Safeco estimate?

- If the repair facility's estimate is higher, your claims representative will discuss the difference with them and attempt to reach an agreed cost to repair your vehicle.

### Why do you make the claims check out to me and the lien holder or the repair facility?

- If you have a car loan or lease your car, both you and your lender have a legal interest in your car and have money at risk if your car is not repaired.
- Whenever you have a lien on your car, your insurance company will put both your name and the name of the lien-holder on your check to protect the financial interest both parties have in the car.
- If you have decided which repair facility will do the repairs, we can fulfill the legal obligation by naming the repair facility on the check instead of the lien holder.

### What if additional damage is found?

- If the repair facility finds additional or hidden damage related to the claim, they will contact your claims representative and together they will update the estimate appropriately.
- Any additional approved payments will be made directly to the repair facility.

*(Continued)*

## Questions about your estimate

### What are quality replacement parts and why are they on my estimate?

*At Safeco, we are committed to repairing your vehicle with quality replacement parts. "Quality replacement parts" are replacement parts that are made by a company other than the manufacturer of the vehicle.*

*Any quality replacement sheet metal parts we include in the estimate are certified as Quality Replacement Parts by an industry certification organization. These organizations set standards for quality replacement parts to assure their quality is similar to the original equipment manufacturer.*

### Why does my estimate say, "liability not determined"?

*If your estimate notes that liability is not determined, it means that we are still investigating your claim. Contact your Safeco claims representative to discuss the status of your claim.*

## What if I need a rental vehicle while my vehicle is in the shop?

### Safeco policyholders:

- If your policy includes rental coverage, we can arrange to provide a temporary vehicle for the reasonable time to complete the repairs. Rental coverage can vary by state and the specific coverage you purchased.
- Contact your claims representative for information on your rental coverage or to set up a rental.
  - Rental cars can be delivered to the repair facility when you bring your vehicle in for the scheduled repairs.

### Customers not insured by Safeco:

- Transportation may be provided if we accept liability on behalf of our insured. If you are unsure of the liability decision, contact your claims representative to discuss your claim.
  - Rental cars can be delivered to the repair facility when you bring your vehicle in for the scheduled repairs.

## What type of vehicle can I rent?

### Safeco policyholders:

- If you are a Safeco policyholder, your policy defines how much can be spent per day for your rental vehicle. It also sets a limit on the total amount we may pay to reimburse your rental expenses for a single occurrence or accident.
- If you rent a car that costs more per day than your daily rental limit allows, or you exceed your total rental car limit, you are responsible for the additional costs you incur.

### Customers not insured by Safeco:

- If you are not insured by Safeco you will need to discuss this with your claims representative.

## Do I need to purchase insurance to cover the rental car?

### Safeco policyholders:

- If you are insured by Safeco, generally, your Safeco Auto policy covers damage to the rental vehicle minus any applicable deductible.

## Am I responsible for any rental car costs?

- In most states, fueling charges, insurance, loss damage waivers and fees charged for underage drivers (typically driver's younger than age 25) are your responsibility. Talk to your claims representative to determine how these items are handled in your state.

## What should I do when my vehicle is ready?

- In most cases, you will have received direct payment for the initial estimate of damages. From that point, it is your responsibility to pay the repair shop for the initial repairs, as well as any deductible you owe or any cost for repairs you choose to do that are not related to your Safeco claim.
- We recommend you thoroughly inspect your vehicle when you pick it up. Be sure you are happy with the repairs.
- If you have any concerns about the repairs, bring those to the repair facility's attention. If you are not satisfied with the repair facility's response contact your claims representative.