



Notes:

What happened? _____

Where was the accident? _____

When was the accident? _____

Police Department Name: _____

Who was injured? _____

Other Driver Information:

Name: _____

Phone: _____

Driver's License Number: _____

License Plate Number: _____

Insurance Company: _____

Witness Information: _____

Farm Bureau Insurance

We'll help you get back on the road.

How to contact:

Auto Accident Claims Reporting and Road Service or Glass

877-FBINSMI (324-6764) or visit us online at FarmBureauInsurance.com

(See inside brochure for more detailed information.)



This summary gives a general description. For all coverages, conditions, and exclusions, refer to the policy.

This advertisement contains only a basic outline of the coverages that are available from the Farm Bureau General Insurance Company of Michigan. No coverages are provided by this advertisement and this advertisement is not an insurance contract. All coverages are subject to exclusions and conditions that are set forth in the particular insurance contract.

IF YOU HAVE AN AUTO ACCIDENT



AUTO DAMAGE CLAIMS Frequently Asked Questions



What to do if you are in an auto accident?

Safety First: If possible, move the vehicle and passengers to a safe location.

1. Call the police.
2. Gather Information: Obtain contact information of the other driver and license plate of the involved vehicle(s).
3. If possible, obtain photos/video of the accident scene and document any damage to the vehicles involved.
4. Do not discuss the details of the accident with anyone but the investigating police officer.
5. Report all auto accidents to us regardless if you have collision coverage or not. Others may make claim against you for property damage or bodily injury at the time of loss or in the future. It's best to secure all facts at the time of the accident by us for your protection.

To report your claim or request emergency road service, call: **877 FBINSMI (877-324-6764)**



Do I need a police report?

Whenever possible, police reports are needed for all collisions with other vehicles or inanimate objects.

- Our Claims Department will order a report or you may obtain one if you prefer. (Police report fees are reimbursable.)
- Police reports are also necessary for all theft and vandalism claims.

FB Express Claims

Our FB Express Claims program allows you to select one of the auto direct repair facilities. By selecting one of these facilities you receive:

- Faster service
- Direct communications between Farm Bureau Insurance and the repair facility for photo and estimate processing
- Direct payment from Farm Bureau Insurance to the repair facility
- A workmanship guarantee
- Environmentally-friendly repair and waste disposal methods

We continuously add new repair facilities to our network. To locate a shop near you, visit FarmBureauInsurance.com/FBExpressclaims.

Will my insurance pay for towing?

If you carry comprehensive, collision, or emergency road service coverage on your vehicle, reasonable towing charges to the nearest repair facility are included in a covered loss.

Will I have to pay a deductible?

There are three types of collision deductibles available under the Personal Auto Policy:

1. **Broadened Collision** - The deductible will apply if our driver is substantially at fault.
2. **Regular Collision** - The deductible always applies.
3. **Limited Collision** - The deductible always applies; in addition, there is no collision coverage for losses when our driver is substantially at fault.

What if the accident was not my fault?

Under Michigan's No-Fault Law, always report the accident to your own insurance company. If the other driver was at fault, you may be able to pursue a maximum of \$3,000 for vehicle damage that is not covered under your own policy, from either the at-fault vehicle owner or the owner's insurance company.

What if the damage is not caused by a collision?

Comprehensive coverage is optional under the Personal Auto Policy and covers damage other than collision. Glass breakage, falling objects, fire, theft, explosion, and colliding with a bird or animal are some of the coverages included. Comprehensive deductibles always apply.

What if I have a road service or glass claim?

Call 877-FBINSMI (324-6764). You will be prompted to press 1 for road service, 2 for glass.

Road Service - If you have comprehensive, collision, or emergency road service coverage on your vehicle, a dispatcher will arrange for roadside assistance (towing, tire change, jump-start, emergency fuel delivery, and lockout service). Farm Bureau Insurance will be billed directly.

Note: Emergency road service covers towing anywhere up to 15 miles or the nearest place of repair, not to exceed \$300.

If you do not have emergency road service coverage, you will be given three phone numbers in the area. You may then arrange for the road service.

Glass - A glass dispatcher will work with you to arrange an appointment to have your glass repaired or replaced. The bill will be sent directly to Farm Bureau Insurance.