

# Your Vehicle is a total loss. What now?

To help us resolve your claim quickly, here are some things you should do. It is important you complete these steps in order.

- 1 Remove all personal belongings from inside your vehicle as soon as possible and remove any personal items attached to the outside of your vehicle** (license plates if necessary and available, transponders, parking passes, car magnets, garage door openers, sunglasses, USB cords, etc.).
- 2 You should also reset your vehicle's infotainment system (radio/Apple Carplay, etc.) or delete any personal information you may have uploaded into that system.** This may include, but not limited to, contact lists, photos, addresses, Bluetooth pairings, etc. Check the owner's manual for reset features.
- 3 Tell the body shop or tow yard that you are releasing your vehicle to Travelers.** We will have your vehicle picked up, usually within 24 hours. If applicable, review and complete any required release forms, and review any invoices for accuracy and retain them for possible reimbursement.
- 4 Communicate with your Claim professional to discuss steps related to the original ownership, your keys/key fob and, if applicable, your lease/lien information.** The ownership may be in the possession of your lienholder or leasing company. Call your loan/lease provider and inform them of the accident.

## Total loss frequently asked questions

**Q: When should I remove my personal belongings?**

**A:** As soon as you are advised your vehicle is a total loss.

**Q: Why is it important to advise the body shop or tow yard to release your vehicle to Travelers?**

**A:** Releasing the vehicle to Travelers allows us to move the vehicle to a free storage facility in order to avoid additional storage fees. If you do not release the vehicle, you will be responsible for those additional storage fees.

**Q: How do I sign the vehicle ownership and/or transfer of ownership documents?**

**A:** You should always consult with your Claim Professional before signing your transfer of ownership documents. Provinces require your paperwork to be error free.

**Q: How do you determine the actual cash value (ACV) of my vehicle?**

**A:** We evaluate your vehicle's ACV by determining how much your pre-loss vehicle could have been sold for today, also known as its market value. We use industry accepted tools and resources to locate similar vehicles to yours in order to help us evaluate your vehicle's market value.

**Q: Will recent enhancements or repairs made to my vehicle, such as a custom stereo system or rebuilt transmission, add value to my total loss settlement?**

**A:** In some cases, vehicle enhancements may add value to your totaled vehicle; this depends on the kind of vehicle enhancements you've added, how old they are and your policy coverage. Routine maintenance performed on your vehicle will not typically increase its value.

**Q: Will my total loss vehicle be automatically removed from my policy?**

**A:** No, it will not. Please contact your Broker or Service Representative to update your policy. Contact information is located on your declarations page or insurance ID card.

**Q: What do I do about transportation while I am looking for a vehicle?**

**A:** Begin your search for a replacement vehicle as soon as you know that your vehicle is a total loss. In general, after a total loss value has been communicated to you, you should be able to replace your vehicle very quickly. If you have rental coverage, we will advise the number of days the rental is available to you from the day the evaluation is communicated to you.

If you have any additional questions regarding the total loss, please contact your Claim Professional. For more information about the auto claim process, including a guide to understanding your estimate visit [travelerscanada.ca/claim](https://travelerscanada.ca/claim).

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