

# CLAIMS PROCEDURES

## QUICK REFERENCE GUIDE



This guide outlines our claims procedures and includes some helpful hints to make the process easier. Following these steps will help make filing a claim with GWC a simple process.

## 1) CONTACT GWC

**1.800.482.7357**

Ext. 200 Claims Dept.

### Calling a GWC Adjuster:

When you call our toll-free number, dial the Claims Dept. extension and an adjuster will promptly take your call.

### ***Important: All claims must have prior authorization.***

Before performing teardown, making repairs or ordering parts for your customer, call the GWC Claims Department and be prepared to provide the following:

- Customer name or contract number
- Last six digits of the VIN
- Repair order with make, model and year of the vehicle, and its current mileage
- Description of the problem (“what’s wrong”)
- Parts and hourly labor costs to fix the problem

### **Identifying repairs with S.R.S. “Symptom / Reason / Solution”**

The “Reason” for the mechanical breakdown is the most important part, because we cannot determine the coverage or the solution without knowing the exact reason for the problem. Keep in mind that the symptom does not always directly correspond to the reason for the problem or part failure.

#### **Example:**

*Symptom:* Customer complains that “engine is not starting.”

*Reason:* Fuel pump is inoperable.

*Solution:* Replace fuel pump.

## 2) CLAIMS AUTHORIZATION

***GWC Adjusters work with you to ensure the process is smooth and you are completely reimbursed for any covered components/repairs as stated in your customer’s Vehicle Service Contract (VSC).***

After reviewing the reason for the repairs, we will determine if the component/repair is covered by the VSC and then do one of the following:

- 1) Approve the claim and issue an authorization number, allowing you to get underway with the necessary repairs and collect reimbursement.
- 2) Request additional information and/or teardown and/or make arrangements for an independent vehicle inspection.

When your claim is approved, the adjuster will issue an authorization number for a reimbursement amount for the covered repairs. All claims authorizations are for the amount of the covered repair only.

## 3) CLAIMS REIMBURSEMENT

Fax all authorized invoices to:

**1.570.414.0448**

The authorization number will be for an exact amount. As long as the prices are the same when submitted for payment, the claim will be paid immediately upon receipt of the repair order.

- The authorization number must be included on an itemized repair invoice along with the vehicle's complete VIN.
- Claims will be paid upon receipt of repair order. Payment will be made directly to the repair facility by credit card or check. For credit card payments, a cover letter must accompany the repair order indicating credit card payment and the approved amount.
- The repair facility is responsible for collecting any deductible amount and/or any non-covered repair expense from the vehicle owner.

### What's Covered (Coverage may vary by contract.)

**Parts** – GWC pays for replacement of stated covered components with parts of like kind or quality and may be new, remanufactured, rebuilt, exchanged, or serviceable used components as are customarily used in the automobile industry.

**Labor** – Labor charges will be based on the current *ALLDATA Labor Guide* and hourly rates shall be based on accepted industry standards.

**24/7 Roadside Assistance** – Includes coverage for Towing, Battery Service, Flat Tire Assistance, Lock-Out Service and Fuel/Fluid Delivery (Not available on Powertrain Coverage).

**Rental Car** – GWC provides rental car reimbursement on a covered repair that requires more than eight (8) hours of labor. Please contact a Claims Representative for further details.

**Travel/Lodging Reimbursement** – GWC provides travel/ lodging reimbursement in the event that a Mechanical Breakdown causes the owner to be stranded overnight and the covered repairs are completed more than one hundred (100) miles from home. Please contact a Claims Representative for further details. (Ultra and Ultra Wrap Only)

**Diagnostics** – Diagnostics are covered only in conjunction with a Covered Repair up to one (1) hour labor, except where the proper repair is obvious to the normal sense of sight, touch, smell and/or sound.

## OUR SERVICE COMMITMENT

If for any reason you are not satisfied with the way your claim has been adjusted, be sure to explain your position to the adjuster. If you are still dissatisfied, ask to speak to one of our supervisors and we'll work to make it right.



No Worries.  
**JustDRIVE™**

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