

Total Loss Frequently Asked Questions (FAQ)

Based on the estimate that has been completed on your vehicle, the vehicle has been deemed to be a total loss. Your total loss adjuster is here to assist you with the total loss process and below, you will find answers to some frequently asked questions.

1. What is a total loss?

A vehicle is considered a total loss if the vehicle cannot safely be repaired, the cost to repair exceeds the state's threshold to repair, or the cost to repair the vehicle, along with associated cost such as rental, towing, and storage, equal or exceed the value of the vehicle at the time of the loss.

2. How is the value of my vehicle determined?

A market search will look at comparable vehicles in your local market area and what those vehicles are selling for. It also takes into consideration your vehicle's condition, mileage, options and any prior damage. A copy of this evaluation will be provided along with your settlement letter.

3. What are the next steps once my vehicle is deemed a total loss?

Once your vehicle has been inspected, a total loss adjuster will contact you to go over the value of the vehicle and the total loss process. If your vehicle has not already been moved to the salvage yard, we will need you to clean out all your personal belongings, including any paperwork, and advise your adjuster that the vehicle is ready to be picked up. In some states, you may also need to remove your license plate(s). If your vehicle is located at a tow yard or body shop, be sure to advise them that **American Standard Insurance Company of Ohio** has permission to pick up your vehicle.

The vehicle title, being in your name, is required to resolve your total loss. Separate from the evaluation and offer letter, you will receive a total loss packet from the title department, via mail or email, advising of the paperwork that needs to be completed and sent in to conclude your total loss.

4. Will the total loss vehicle be automatically removed from my policy?

If you are insured with American Standard Insurance Company of Ohio, your vehicle being deemed a total loss will not automatically remove the vehicle from the policy. You can contact policy services at 1-800-MY AMFAM (1-800-692-6326) or visit AmFam.com at your earliest convenience to replace the vehicle on your policy. You can also make changes to your policy utilizing American Standard Insurance Company of Ohio's Mobile App.

If you are not insured with American Standard Insurance Company of Ohio, please contact your own carrier once payment has been issued and advise them that your vehicle has been deemed a total loss.

5. What if I still owe money on my vehicle?

If you are currently making payments on your vehicle, we will need to obtain the name, phone number, and account number for the lienholder where you make your payments. In states where the lienholder keeps the title, a power of attorney form will be sent to you to complete and return for the title transfer process. If you have the title to your vehicle, the vehicle title will be required to resolve your total loss.

6. What if I want to retain my vehicle after it has been deemed a total loss?

Each state has its own laws and regulations to determine if you are able to keep a vehicle once it has been deemed a total loss. A salvage value may also be deducted from the settlement. If you are still making payments on your vehicle, the loan company will need to be involved in this process. Please contact your total loss adjuster for additional information specific to your claim.

7. Can I get a rental vehicle?

For those that are insured with American Standard Insurance Company of Ohio, a rental will be afforded based on the coverages purchased and displayed on your Declarations Page. To keep your rental covered during the processing of your claim, your policy must remain active.

If you are not insured with American Standard Insurance Company of Ohio, you are eligible for a rental vehicle for a reasonable amount of time once coverage and liability are in order.

If a rental is provided as part of your claim, the total loss adjuster will advise you of the rental last day. Rental last days are determined based on reasonable claims expectations and state laws and regulations.

8. How long with the total loss process take?

We work diligently to resolve your total loss claim as quickly as possible. The faster we are able to get any requested information and the correctly completed total loss paperwork from you and, if applicable, your lienholder, the faster we are able to issue payment.

9. What is the quickest way to get my claim paid?

Any funds not being sent to the lienholder are eligible to be disbursed via various electronic funds transfer (EFT) methods. To set up your claim for EFT, you will need to give consent for email communication prior to the payment being issued. Once payment has been issued, you will receive an email communication prompting you to log into a secure website and select your preferred EFT method. Contact your Total Loss Adjuster to update your email consent. Paper checks are also an available form of payment and are delivered through standard mail.