

AUTOMOBILE CLAIMS REFERENCE GUIDE

FOR CLAIMS SUBMISSION : PLEASE COMPLETE THE ENTIRE LOSS PACKAGE, ANSWER ALL QUESTIONS AND RETURN THE LOSS PACKAGE TO HERITAGE WITH THE FOLLOWING DOCUMENTS: (COPIES MUST BE LEGIBLE)

1. PHOTOCOPY OF YOUR DRIVER'S LICENSE
2. PHOTOCOPY OF YOUR VEHICLE REGISTRATION
3. PHOTOCOPY OF YOUR CURRENT INSURANCE CARD
4. POLICE REPORT

NOTICE OF LOSSES: WE ASK THAT YOU NOTIFY HERITAGE IMMEDIATELY OF ALL ACCIDENTS OR LOSSES WHETHER OR NOT YOU INTEND TO FILE A CLAIM. ALL ACCIDENTS ARE REQUIRED BY YOUR POLICY TO BE REPORTED.

INSPECTION OF VEHICLE DAMAGE: PLEASE DO NOT BEGIN REPAIRS UNTIL YOUR VEHICLE HAS BEEN INSPECTED AND PHOTOGRAPHED BY OUR CLAIMS ADJUSTERS. IF THE VEHICLE IS DRIVABLE, IT MUST BE BROUGHT TO HERITAGE CLAIMS OFFICE FOR INSPECTION AND PHOTOGRAPHS. SITE INSPECTIONS WILL BE ARRANGED FOR VEHICLES THAT ARE NOT DRIVABLE ONLY. DO NOT BEGIN ANY REPAIRS OR DISPOSE OF THE VEHICLE UNTIL THE VEHICLE HAS BEEN INSPECTED BY OUR ADJUSTERS. IT IS YOUR RESPONSIBILITY, AS THE OWNER OF THE VEHICLE, TO MAKE SURE THAT THE VEHICLE INVOLVED IN THE ACCIDENT IS PROTECTED FROM FURTHER OR RESULTING DAMAGE. PLEASE DO NOT LEAVE THE DAMAGED VEHICLE UNSECURED OR ABANDONED. IF THE VEHICLE IS LEFT UNSECURED AND PROTECTED, THE RESULTING DAMAGE MAY NOT BE COVERED. PLEASE TAKE WHATEVER STEPS NECESSARY TO MAKE SURE THAT THE VEHICLE IS SECURED AND PROTECTED FROM FURTHER DAMAGE UNTIL OUR ADJUSTERS HAVE COMPLETED THEIR INSPECTION AND APPRAISAL.

DAMAGE TO YOUR VEHICLE (EVALUATION PROCESS): AS A SERVICE TO YOU, OUR VALUED CLIENTS, HERITAGE HAS OBTAINED A NETWORK OF REPAIR FACILITIES ON PROVIDENCIALES AND GRAND TURK COMPRISING OF FOUR (4) PREFERRED REPAIR SHOPS OFFERING THEIR REPAIR SERVICES AT AN AGREED UPON REPAIR RATE AND PROFIT MARGIN AND HAVE ALSO AGREED TO EXPEDITE THE REPAIRS. THESE REPAIR FACILITIES WILL ALSO WAIVE THE COST OF YOUR ESTIMATE IF THE REPAIRS ARE PERFORMED AT THEIR FACILITY. ONCE POLICY COVERAGE HAS BEEN CONFIRMED FOR THE LOSS, YOU WILL BE REQUIRED TO CHOOSE A REPAIR FACILITY FROM THE PREFERRED SHOP LIST AND YOU WILL BE REFERRED TO THAT FACILITY TO OBTAIN YOUR ESTIMATE AND TO PERFORM THE REPAIRS, AT YOUR DIRECTION. IF YOU CHOOSE TO HAVE YOUR

VEHICLE REPAIRED AT ANY FACILITY NOT WITHIN THE PREFERRED SHOP NETWORK, YOU WILL BE RESPONSIBLE FOR THE ESTIMATE COST AND FOR THE COST OF ANY REPAIRS THAT EXCEEDS OUR FAIR AND REASONABLE INDUSTRY STANDARD EVALUATION. OUR ADJUSTERS WILL BE DISCUSSING THE COST OF THE REPAIRS WITH YOUR CHOSEN SHOPS IN AN EFFORT TO REACH A FAIR AND REASONABLE SETTLEMENT. WE MAY ASK FOR ANOTHER ESTIMATE DEPENDING ON THE NATURE AND EXTENT OF THE DAMAGE. OUR STAFF WILL ADVISE YOU OF THE PROCEDURES SHOULD A SECOND ESTIMATE BE REQUIRED.

LOSS OF USE/RENTAL AUTHORIZATION (FOR THIRD PARTY CLAIMANTS ONLY): IF YOUR VEHICLE IS NOT DRIVABLE, OUR STAFF AT YOUR REQUEST WILL ASSIST WITH OBTAINING A RENTAL VEHICLE FOR YOU WHILE YOUR VEHICLE IS UNDERGOING REPAIRS. AS A COURTESY TO YOU, WE HAVE OBTAINED THE SERVICES OF A RENTAL AGENCY THAT WILL PROVIDE RENTAL TRANSPORTATION TO YOU ONLY FOR THE TIME AUTHORIZED BY OUR STAFF. YOU WILL BE REQUIRED TO EXECUTE A RENTAL AUTHORIZATION AND OUR STAFF WILL MAKE THE RENTAL ARRANGEMENTS FOR YOU. THIS EXPENSE IS ALLOWED AT A SPECIFIC RATE PER DAY, NOT TO EXCEED 30 DAYS. OUR LIMIT OF 30 DAYS IS BASED UPON ALL EFFORTS BEING MADE TO HAVE THE VEHICLE REPAIRED IN A FAIR AND REASONABLE MANNER WITHIN A REASONABLE TIME. IF REPAIRS WILL EXCEED 30 DAYS, IT IS YOUR RESPONSIBILITY TO DISCUSS ANY ADDITIONAL LOSS OF USE REQUIREMENTS WITH OUR STAFF. FAILURE TO OBTAIN PRIOR APPROVAL FOR ANY RENTAL VEHICLE MAY RESULT IN THE DENIAL OF YOUR CLAIM FOR ADDITIONAL LOSS OF USE. PLEASE NOTE THAT RENTAL AGENCIES REQUIRE THAT ALL RENTERS BE OVER THE AGE OF 25 AND THEY MUST HAVE A VALID MAJOR CREDIT CARD. CLAIMANTS UNDER 25 YEARS OF AGE MUST DISCUSS ALTERNATIVE LOSS OF USE ARRANGEMENTS WITH OUR STAFF PRIOR TO RENTING ANY VEHICLE. IF A RENTAL VEHICLE IS UNAVAILABLE, LOSS OF USE WILL BE CONSIDERED AT A SET RATE PER DAY AND FOR THE AMOUNT OF DAYS AUTHORIZED BY HERITAGE.

TOTAL LOSSES: IT IS OUR INTENTION TO PAY THE FAIR AND REASONABLE COSTS "NECESSARY AND/OR REQUIRED" TO REPAIR YOUR VEHICLE. THIS DOES NOT APPLY WHEN THE VEHICLE HAS BEEN DEEMED A TOTAL LOSS. A TOTAL LOSS IS CONSIDERED TO OCCUR WHEN THE COST TO REPAIR THE VEHICLE EXCEEDS THE ACTUAL CASH VALUE OF THE VEHICLE. WHEN YOUR VEHICLE HAS BEEN DEEMED A TOTAL LOSS, THE VEHICLE WILL NOT BE REPAIRED. YOUR CLAIM WILL BE SETTLED AT THE ACTUAL

CASH VALUE OF THE SUBJECT VEHICLE, AT THE TIME OF THE LOSS. AS PART OF THE SETTLEMENT VALUATION, WE MAY DEDUCT THE "SALVAGE VALUE" FROM THE FINAL SETTLEMENT FIGURE, THEREBY ALLOWING YOU TO KEEP YOUR VEHICLE, OR WE WILL PAY THE FULL ACTUAL CASH VALUE AND RETAIN THE SALVAGED VEHICLE. IF YOU PREFER TO HAVE HERITAGE RETAIN THE SALVAGED VEHICLE AND TO BE PAID THE ACTUAL CASH VALUE, YOU MAY ELECT THIS OPTION, ON THE CONDITION THAT THE FOLLOWING DOCUMENTS/ITEMS BE PROVIDED PRIOR SETTLEMENT.

- ORIGINAL REGISTRATION OF THE VEHICLE AND/OR CLEAR TITLE
- VEHICLE AND KEYS
- COMPLETED TOTAL LOSS SALVAGE FORM (PROVIDED BY HERITAGE)
- IF A VEHICLE HAS A LIEN, LIEN CLEARANCE MUST ALSO BE PROVIDED

REPAIR SHOP AUTHORIZATION : AT HERITAGE'S DISCRETION, THE REPAIR SHOP MAY BE INCLUDED ON YOUR SETTLEMENT CHECK AS AN ADDITIONAL PAYEE TO INSURE THAT THE REPAIR FACILITY IS PAID FOR ITS SERVICES AND TO EXPEDITE THE ORDERING OF YOUR PARTS, WHICH IN TURN, WILL EXPEDITE THE REPAIRING OF YOUR VEHICLE.

LAWSUITS : IF YOU ARE INSURED WITH HERITAGE AND YOU ARE SERVED WITH ANY LEGAL PAPERS REGARDING AN ACCIDENT/INCIDENT COVERED BY THE POLICY, PLEASE RECORD THE DATE AND TIME THAT YOU WERE SERVED AND IMMEDIATELY NOTIFY HERITAGE INSURANCE COMPANY AT: 649-941-3854 OR 340-776-8050. YOUR CLAIMS REPRESENTATIVE WILL ADVISE YOU OF THE LAWSUIT PROCEDURES AT THAT TIME. YOU SHOULD BRING THE LEGAL PAPERS TO HERITAGE'S OFFICE PROMPTLY, ON THE FIRST BUSINESS DAY AFTER YOU ARE SERVED, SO THAT BOTH YOUR RIGHTS AND THOSE OF HERITAGE CAN BE PROTECTED.

DISCLAIMER

THIS REFERENCE GUIDELINE IS PRESENTED SOLELY AS A SOURCE OF INFORMATION REGARDING THE CLAIMS PROCESS AT OUR COMPANY. AS YOU MAY KNOW, EACH CLAIM IS DIFFERENT AND MAY INVOLVE DIFFERENT FACTORS AND /OR MAY REQUIRE SPECIAL HANDLING PROCEDURES THAT MAY DEVIATE FROM THE GUIDELINE. THIS GUIDELINE DOES NOT IN ANY WAY CHANGE, ALTER, AMEND, CLARIFY, EXPAND, EXTEND OR MODIFY ANY OF THE CONDITIONS, TERMS, EXCLUSIONS, AMENDMENTS, ENDORSEMENTS AND REQUIREMENTS OF THE INSURANCE POLICY CONTRACT. THIS GUIDELINE DOES NOT COVER ALL ASPECTS OF THE CLAIMS HANDLING PROCESS /PROCEDURES AND YOUR CLAIMS REPRESENTATIVE WILL ADVISE YOU OF ANY OTHER PROCEDURES THAT MAY APPLY TO YOUR PARTICULAR CLAIM /LOSS AND WILL ANSWER ANY QUESTIONS OR CONCERNS THAT YOU MAY HAVE WITH REGARD TO THE CLAIMS PROCESS. WE HOPE THAT OUR GUIDE WILL HELP YOU THROUGH THE CLAIMS PROCESS AS WE CONTINUE OUR EFFORTS TO PROVIDE YOU WITH THE FINEST QUALITY SERVICE THAT YOU, AS OUR VALUED CLIENTS, DESERVE. THE INFORMATION IN THIS GUIDELINE AND OUR HANDLING PROCEDURES ARE SUBJECT TO CHANGE AT THE COMPANY'S DISCRETION, WITHOUT ANY PRIOR NOTICE TO YOU. HIC - 09/05

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