

# Claims Procedures

1. Verify that the customer is the contract holder or what relationship they have to the contract holder.

**The contract holder's signature will be required on the repair order.**

2. Obtain approval from the customer for diagnosis of all complaints and determine the cause of failure. (Any major component failure that has a verifiable complaint, i.e., slipping transmission, knocking engine, etc. should be called in prior to any teardown).

**All customer complaints need to be documented and reported when initiating the claim.**

3. Call the claims department and report the claim utilizing the "3C's" (Complaint, Cause, & Correction)

**When reporting the cause or failure, do not simply say that the part is broken or it doesn't work. Find out specifically what is wrong and, why is it not working, or what is causing it to be in a failed state.**

3. The claims adjuster will verify the coverage and either:
  - Authorize the claim and issue a claim number, or
  - Request further evaluation, teardown, outside inspection, or
  - Deny the claim. A denial or reference number is available upon request.

**TEARDOWN POLICY: CareGARD may request that a component be torn down to determine the cause of failure before issuing a claim approval. The customer must be advised that, if after the component is disassembled, if it is determined that the cause of failure is not covered, the customer is responsible for the expense of diagnostics, teardown, and repairs.**

4. After receiving claim approval, record the claim number on the repair order, then fax the completed (invoice copy) of the repair order with customer signature plus any sublet invoices (towing, rental car, machine shop, etc.) to 817-552-4198. Include the name and telephone number of the person to call for a credit card payment.



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888-565-2580  
Fax 817-552-4198