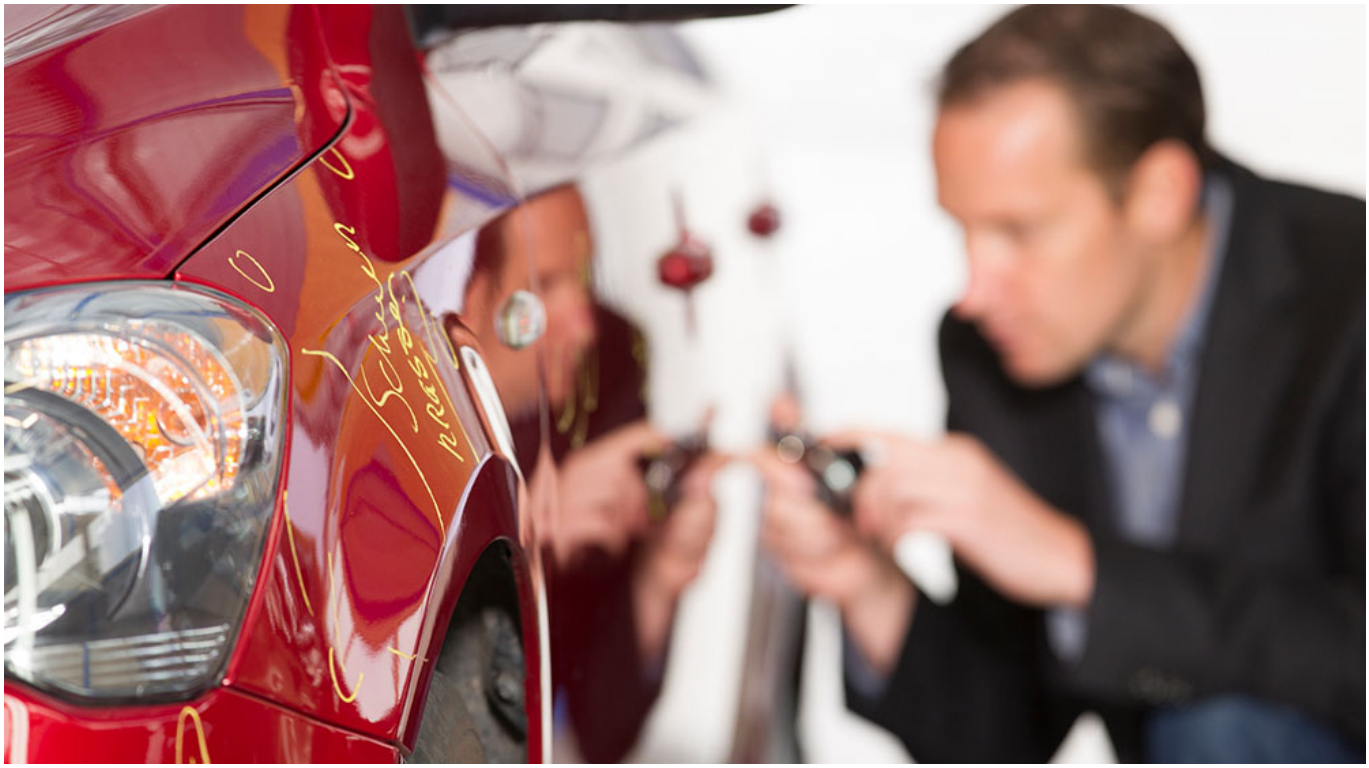
Auto Claims: What you should know about delays and shortages.



Experienced a bump in the road? When you're in an accident or experience damage to your vehicle, you want fast, fair results. At Frankenmuth Insurance, we know you want to get back behind the wheel and back to life as usual. But with worldwide supply shortages from the lingering pandemic, auto claims may be taking longer than usual.
Curious why these delays are happening and what you should do? We're here to help.

Why is my auto claim delayed?

Industries worldwide are being met by delays and supply chain shortages. You've likely experienced it when trying to order furniture, clothing, technology products, or even a new vehicle. In a similar way, auto repair shops are challenged by staffing shortages and delays for products, materials, and parts that are critical to your auto repairs.

So, while you won't experience a delay in getting an answer about your claim, it's possible it could take longer to get your vehicle fixed and close the case.

How can I ensure fast, fair claims?

Our team is here to help you get the answers you need and work through shortages and delays. For the fastest and most accurate claims, follow these steps.

Step 1: File a claim. Contact us about your claim as soon as possible. Our team is available

24/7/365, and we offer multiple ways to file claims (online, over the phone, by fax, or by mail) so you can choose the method that's easiest for you.

Step 2: Learn what documentation you'll need. Work with a claims representative to file necessary paperwork and keep important documents on hand (including police reports, a proof of claim from the accident, and more). Knowing where these key items are will help with the speed of your claim.

Step 3: Find an auto repair shop. Once you've submitted your claim, locate an auto repair shop near you. If you live in Michigan or Ohio, our search tool will help you find local vehicle repair options.

Step 4: Be patient. Keep possible delays in mind. Remember that much of the timeline is out of the auto repair shop's hands. Ask for their best estimate of the repair date and ask for status updates as they receive them.

Step 5: Close the claim and complete vehicle repairs. When your claim has been approved, payment has been made to the auto repair shop, and the necessary parts are in, take your vehicle in for repairs. If your vehicle is unable to be driven before it's fixed, inquire to see if a rental vehicle is included in your auto policy. Rental limits on policies are generally 30 days, so it may benefit you to ask for a temporary fix to make your vehicle drivable while you wait for parts to arrive.

As our world continues to recover from the COVID-19 pandemic, we may see lingering effects in areas like auto claims. Have additional questions about claims filing, claim progress, or what you should do throughout the process? Our claims team is here to help.

And for all your auto needs, Frankenmuth Insurance offers peace of mind with comprehensive policies. Talk to one of our local, independent agents today.