



Auto Deductible Reimbursement

Valley Communities CU

Auto Advantage

Auto Deductible Reimbursement

- Pays up to \$500 per loss (**limit of two losses per year**) when claim is filed and paid with primary insurance carrier.
- Loss means an event for which the auto insurance company has approved & paid a claim which exceeds the Covered Auto Deductible for a collision or comprehensive claim.
- **Coverage is effective upon date of enrollment and will continue for three (3) years.**

If You suffer a loss during the Coverage Period which is covered by Your Auto Policy, You may be entitled to reimbursement of the Covered Auto Deductible. Reimbursement will be equal to the Covered Auto Deductible on the Auto Policy, up to \$500 per Loss.

The Auto Deductible Reimbursement Does Not Cover The Following:

- If the claim under the Auto Policy has been denied.
- If the auto insurance company has waived the Covered Auto Deductible.
- If the claim on the Auto Policy does not exceed the Covered Auto Deductible.
- If the vehicle is used for commercial purposes or hire.
- If the vehicle is a commercial vehicle as defined by the manufacturer.
- Resulting from any kind of dishonest, fraudulent or criminal act, or illegal activity by You.

How to file a claim:

Call the Claims Administrator at 1-800-711-4280 to request a claim form. You must report the claim within ninety (90) days of the Loss or as soon as reasonably possible. The following required items, must be sent to the Administrator at AssurancePlus Claims and be postmarked within one-hundred and eighty (180) days of Loss or as soon as reasonably possible:

- A fully completed claim form.
- A copy of the Auto Policy, showing the vehicle is insured.
- A copy of the Auto Policy claim from the auto insurance company showing payment for the Loss, with the amount paid and the Covered Auto Deductible of the Auto Policy.
- Any other documents that the Administrator may reasonably request to validate a claim.

This summary is a brief overview of the program and is not to be considered a full disclosure of policy terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions, and exclusions.

