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# Sand Claims DeMystified

The simple way to handle a sand claim

Anytime!

 When the Wind Starts to Blow

 ACTIVITY: You Ask the Questions

 What's Important

 What NOT to do

 Assisting on a Sand Claim

 After Inspection

 Any Questions/Concerns?

# When the Wind Starts to Blow

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Sand claims start just like any other claim. "oh no, my car's pitted!"



# ACTIVITY: You Ask the Questions

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Imagine telling your co-worker or friend who knows nothing about baking how to make a chocolate chip cookie.

What kinds of questions would you ask? Would you explain what supplies you need? Where you can get them? How to put them together?

Role Play gathering information from your partner on how making a cookie would work. Click on the Cookies below if you need question ideas





### Get Specifics

Chocolate chip cookies are a very specific type of cookie. Just like each of our claims has very specific information to it. Sand claims are no exception. Be sure to ask about things you would consider relevant like the wind speed, what the sand was like when hitting the car and when they first could visibly see damage. All these items are important for getting information on a claim.



### **Where?What?HowLong?**

The first questions we typically ask in a claim are where and when did it happen. This is more than just "Juen 15, 2018 in Anaheim, CA."

Think of this when role playing about the cookies. Where do you get supplies? What do you need (sugar, flour, butter?) How long will it take? Also think about the order you ask these questions and how you get the initial information.



### **Don't Give it All Away**

Sand claims are unique, but we don't want to give everything away in the first contact. Just work on gathering information and that authorization will come once a formal inspection and statement are taken.

# What's Important

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When receiving a new sand claim, its important to...

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## Gather the grains

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More so with sand claims than your average claim, it is important to gather AND document as much information as possible. Ask questions, Never Assume Any Answer. You don't need to take the statement (the adjuster will do this) but having a casual conversation about how someone recently bought their car only to have sand damage the very next day.

Fraud is very common in sand claims, whether total fabrication of a claim or puffing up previous claims to earn more money. Therefore we want to gather as much as we can to confirm what is going on.

## Live In Person

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Sand claims are not automatically approved for damages. Therefore our member preferred shops are not offered as options for initial inspection.

When taking a sand claim, do not offer MPR but instead secured a good date/time with 48-72 hours advance notice that an appraiser can come to the person's home.

## Honesty is the Best Policy

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don't try to hid that we are "investigating" the damage. Be up front that we need to confirm what exactly they are claiming with their personal interview and in person inspection. It will allow us to have no disputes/confusion

# What NOT to do

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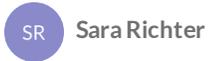


While there are a lot of things to learn from sand claims, opportunities for misguided or unrelated claim information are plentiful. This is why we require statements and home inspections before agreeing to repairs.

If an insured request an immediate inspection, be sure to document the file and set it up at home ONLY and notify the handling sand adjuster and APD adjuster.



# Assisting on a Sand Claim



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If you ever get the chance to assist on a sand claim, Be sure a few of the following have happened:

- 1) If the adjuster is still pending a statement, do not move forward on the claim.
- 2) If the adjuster is pending a home inspection, please set up an inspection asap.

If both are done, management should be documenting the file on what is covered. If no management notes are present, it means final review is still pending and refer the insured or shop to the adjuster for status.

# After Inspection

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Put the description with the Title they match. Some may have more than one.

Inspection Complete, no Shop

**Please secure a shop location  
once damages are approved**

Inspection Complete, No  
Manager Notes

**STOP!--no damages have  
been approved**

been approved

Inspection Complete,  
Estimate Complete

The Estimate confirms the  
approved repairs.

A 40/30 letter must go out  
when an estimate is written  
to protect DOI regs

Lesson 7 of 7

# Any Questions/Concerns?

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## Questions

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If you have any questions or concerns about a sand claim, refer the insured to the adjuster or handling sand manager.

## The Remaining Part of the claim

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The claim is pretty much the same as a normal claim after the inspection is complete and management approves the repairs. The adjuster does extra follow up to make sure the insured is kept informed and that painting may take longer than normal