



What to Do If Your Car Is a Total Loss

A total loss is declared when it is not economical to repair a vehicle. Model, year, mileage, condition and options are considered when determining the value of the total loss vehicle. Safeco Insurance also takes into consideration the policy and any endorsements purchased.

Our commitment to you

Our mission to help you live a safer, more secure life includes the responsibility to deliver outstanding customer service throughout the claims process. We understand this can be a very difficult time for you, especially if you experience a total loss claim, and we're committed to helping you move forward and get back on the road as quickly as possible. By setting expectations and delivering on them, accurately appraising vehicles and negotiating a fair settlement, we fulfill the promise made to you when you purchased your policy.

Determining a Total Loss

Determining, valuing and settling total loss automobiles is an important part of auto claims. When all repair costs equal or exceed the vehicle's fair market value, or when the vehicle cannot be repaired safely, it is deemed a total loss. When the initial repair cost begins to approach the value of your car, or a percentage of the value, the decision is made to declare the vehicle a total loss.

Some state laws may require totaling the vehicle at a certain percentage of value. Please be aware that jurisdictional and Department of Insurance regulations may apply.

My Car Was Declared a Total Loss. Now What?

- Your claims representative who inspected the damage will go over and verify the details with you.
- We will then request permission to move your car to a free storage location. Please remove any personal belongings and leave the keys with the shop or tow yard. In some cases, customers ask to retain the salvage vehicle. In these owner-retain situations, state guidelines regarding salvage vehicles and any potential settlement reduction should be discussed with your total loss examiner.
- Your total loss examiner will contact you approximately three business days after the inspection to settle your claim. Please have your loan information and/or title ready for this discussion, as it will help expedite your claim.
- At the time of settlement, we will request your loan information or a copy of the title. If you have an outstanding loan, continue making your monthly payments until your lender advises otherwise.

Contact your independent Safeco agent for more information.

© 2015 Liberty Mutual Insurance

Insurance is offered by Safeco Insurance Company of America and/or its affiliates, 1001 4th Ave, Seattle, WA 98154. The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria.

AP-5147 07/15

Safeco InsuranceTM
A Liberty Mutual Company