

# RIDER'S ADVANTAGE CLAIMS PROCEDURE

## **Procedure for Filing Claims for Wear Care or Vehicle Service Contract with Rider's Advantage.**

We strive to adjust claims on the same day they are reported as often as possible. Our hours are in the Eastern Time Zone. To ensure that you and your customers receive the best service, we ask that you follow these steps should a failure occur:

### **Here are some steps that you can follow in case a failure occurs:**

1. Report the claim as soon as possible. The sooner you report the claim, the faster we can begin working on it. You can report the claim by phone, email or online.
2. Provide us with all the necessary information. To process your claim, we will need some information from you such as the policy number, date and time of the incident, and a description of what happened. Please provide us with as much information as you can.
3. Take photos of the damage If possible, take photos of the damage to help us better understand the situation. This will also help speed up the claims process.
4. Cooperate with our adjusters. Our adjusters will work with you to assess the damage and determine the best course of action.

By following these steps, we can work together to ensure that your claim is processed as quickly and efficiently as possible. We understand that your time is valuable, and we are committed to making the claims process as easy as possible for you and your customers.

### **To ensure prompt claims adjustment, please follow these steps in the event of a failure:**

1. Report the failure as soon as possible.
2. Provide detailed information about the failure.
3. If possible, take photos or videos of the failure.
4. Cooperate with our team during the claims adjustment process.

We make every effort to process claims on the same day they are reported, and our hours are in the Eastern Time Zone.

### **PLEASE DO NOT REPAIR THE VEHICLE UNTIL THE CLAIM HAS BEEN PRE-AUTHORIZED AND ADJUSTED BY OUR ADMINISTRATOR.**

To authorize the cost of tearing down and diagnosis, the customer must be made aware. This protects both the dealership and the customer from unexpected expenses if a covered failure is not identified. Diagnostic time and tear-down for covered failures will be reimbursed by Rider's Advantage administrator.

Once the failure is diagnosed, the dealership should call CAP at (888) 785-9736 or Classic/Fortegra at (855) 379-5847 to initiate a claim and receive a claim reference number. The reference number is not an approval, so the vehicle should not be repaired until an adjustment is received from CAP or Fortegra. A list of required items to file a claim will be requested.

### **Information Required for Claims**

To process your claim request efficiently, please provide the following details:

- Customer name, address, and phone number
- Agreement number
- VIN on failed unit
- Vehicle make and model
- Date of loss
- Mileage or hours at the time of failure
- Description of customer's complaint
- Detailed description of the failure
- A list of all necessary parts required for repair
- Flat rate time required to perform the repair
- Your shop's labor rate
- Local tax rate (if applicable)
- Repair order number
- Contact information for dealership

#### What Our Claims Agent Does

Our claims agent's primary role is to verify that your contract is in good standing, confirm your coverage, and approve your claim by providing the authorization amount and approval code for covered claims. They will also provide any additional information that may be required to process your claim.

#### To give the claim proper consideration:

- Our claims department may ask for service and maintenance records for the vehicle. You can get these from the customer, or if the service was done at your dealership, you can provide them.
- An independent inspector may need to be sent to examine the failed vehicle.
- We may reach out to the customer to gather additional information about the failure and its context.

A Rider's Advantage administrator will adjust the claim according to the terms of the agreement/contract.

A Rider's Advantage administrator will contact your dealership with a claim's adjustment. If the failure is covered, you will receive an approval code and a confirmed approved dollar amount. If the failure is not covered, you will receive an adjustment indicating that the failure is not covered, with an explanation of why.

If the failure is covered and an approval code is given, please perform the repairs and have the customer sign the repair order.

After the repairs have been completed, please submit your final invoice for payment using our File A Claim page. For VSC, Wear Care, T&W, and Lifetime Battery claims, visit <https://www.riders-advantage.com/dealers/claim/>.

If you have Priority Maintenance claims, please submit the final invoice at <https://www.riders-advantage.com/dealers/priority-maintenance-claims-only/>.

Once we receive the signed Repair Order, which should include miles/hours, customer authorization, and a review of the claim, our administrator will reimburse the dealer for the approved amount. This will be done through a Credit Card transaction within 24-48 business hours (Monday – Friday). Alternatively, a check can be issued within 2 weeks, as requested by the dealer or repair facility.