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Property Damage / Car Information

This information is for ALL our clients who sustained any damage to their vehicle (property damage = "PD"). It is extremely important that you read this so you may know what to do. **There are several scenarios, where you may fall:** *In all situations, it is best to take a photo of your vehicle and submit it to your case manager by mail or email.*

Going Through Your Own Insurance	Going Through The Other Party's Insurance	If You Do Not Have Insurance PROP 213
<p>In order to go through your own insurance to fix your car or property, you MUST contact your insurance company to see whether you have insurance and coverage for COLLISION & or RENTAL COVERAGE</p> <ol style="list-style-type: none"> 1. See if you have any COLLISION COVERAGE or even RENTAL COVERAGE on your own policy. 2. Decide whether you want to go through your own insurance company to fix your vehicle or wait until we hear back from the other party's insurance whether they have accepted liability. So that you do not have to pay your set deductible/share. 3. Call your insurance company to SET UP A VEHICLE INSPECTION or talk to your case manager, who can set one up for you. 4. If you decide to go with your own insurance, you are expected to buy for your DEDUCTIBLE. 5. If you pay for your deductible and there is a defendant, we can request for a REIMBURSEMENT of this. Save your receipts and records. You will be reimbursed by the defendant's insurance co. IF they accept liability. Please download our form online to give us your total out of pocket expense(s). 6. Once you receive an ESTIMATE, please inform us the amount they estimated. So we may take appropriate action. 	<p>This is for those who do not have collision coverage or if you decide that even if you have collision coverage and you still want the defendant to pay for your damage, there are steps.</p> <ol style="list-style-type: none"> 1. Contact your case manager & inform them about your intent to wait for the other party to fix your car. So you do not need to pay for any other cost. 2. Another period of waiting is needed to see whether LIABILITY is ACCEPTED by the other party. <i>This means that they admit that it is their fault. Timing depends on your cooperation and the other party's cooperation.</i> This can be as fast as 1 week to 1 month. 3. When liability has been accepted, they can ask to INSPECT your vehicle or give you a green light to get a rental. A date & time & location will be planned for this. 4. Once it has been inspected & estimated, you will be notified as to the total amount of estimated damages. You will have a choice as to where you want to get your car fixed/repared. 5. Once the body shop repairs the vehicle and your are informed, you must return the car rental as soon as possible. 6. Once your car is fixed, you must notify your case manager as to the TOTAL amount of damages. (total amount paid by the insurance and total car rental) 	<p>If you are not insured at all, you are considered a PROP 213 claimant, you will only be allowed to claim medical bills and the repairs to your vehicle.</p> <ol style="list-style-type: none"> 1. Contact your case manager & inform them about your insurance information (that you are NOT insured) 2. A period of waiting is needed to see whether LIABILITY is ACCEPTED by the other party. <i>This means that they admit that it is their fault. Timing depends on your cooperation and the other party's cooperation.</i> This can be as fast as 1 week to 1 month. 3. When liability has been accepted, they can ask to INSPECT your vehicle or give you a green light to get a rental. A date & time & location will be planned for this. 4. Once it has been inspected & estimated, you will be notified as to the total amount of estimated damages. You will have a choice as to where you want to get your car fixed/repared. 5. The body shop will be paid and you will be notified to all the charges & all the repairs. Then you can fix your vehicle. 6. Once your car is fixed, you must notify your case manager as to the TOTAL amount of damages. (total amount paid by the insurance and total car rental)
<p>3 choices for CAR RENTAL <i>Keep your receipt.</i></p>	<p>(1) If you have rental coverage on your policy. This will be taken care of your insurance company. However, any EXTRA insurance you purchase will be your responsibility. Your insurance will be responsible for collecting from the other party if another party is at fault. Keep your receipt.</p> <p>(2) If you choose not to rent a car, you will be allowed to ask for LOSS OF USE. You will be compensated (money) the amount of days you do not have a car or if you had to drive another car. Please inform us if you plan to do this.</p> <p>(3) If you decide to rent a car, you have to make sure that liability has been accepted by the party at fault. If liability is not accepted, you run the risk of renting the vehicle at your own expense and paying for it yourself. So, be careful – some clients think that because it is not their fault, they are automatically entitled to rental, however, sometimes, the defendant turns out to be uninsured. When this happens, lets hope that you have rental coverage, if not, you run the risk of paying for it yourself.</p>	

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