Insurance Claim Checklist

Everything you need to file a claim and get back on the road.

Filing a claim can feel complicated. This checklist covers everything your adjuster will need — so your repair moves forward without delay.

Before You File

- ■ **Review your policy** — Know your coverage: collision, comprehensive, liability, rental reimbursement, and deductible.
- ■ **Gather your documents** — Police report number, photos, witness info, and the other driver's insurance details.
- ■ **Decide how to file** — Through the at-fault driver's insurance, or your own (and let your insurer recover costs).

What Your Adjuster Will Ask For

- ■ **Date, time, and location** — Be precise — this is what they verify first.
- ■ **Police report number** — Your adjuster pulls it directly, but having the number speeds things up.
- ■ **Photos of the damage** — All scene photos plus additional daylight shots of the damage.
- ■ **Written account** — A clear, factual description while it's fresh. Stick to facts, not speculation.
- ■ **Other driver's details** — Name, insurer, policy number, plate, and vehicle info.
- ■ **Witness contacts** — Names and phone numbers of anyone who saw the accident.
- ■ **Your repair shop** — Tell them you've chosen Gemini Auto Body & Paint. You have the right to choose.

After You File

- ■ **Save your claim number** — Every call and email references it. Keep it handy.
- ■ **Schedule the inspection** — Have the adjuster come to Gemini Auto Body & Paint — we'll handle the rest.
- ■ **Ask about a rental** — If your policy covers it, confirm the daily limit and approved companies.
- ■ **Track every expense** — Rental, towing, out-of-pocket costs. Save all receipts.
- ■ **Follow up weekly** — Claims can stall. If you're not hearing back, ask for a supervisor.

How We Help

We work with all major insurance companies and handle the claims process for you. Bring your vehicle to 1571 Monterey Hwy, San Jose, CA 95110 for a free estimate — we'll coordinate directly with your adjuster and push to get every necessary repair covered.

- **Bring your claim number** — We'll add it to your file.
- **Share the police report** — Helps us understand the full scope of the collision.
- **Ask about our lifetime warranty** — All workmanship is guaranteed for as long as you own the vehicle.

California Insurance Code §758.5 gives you **the right to choose your own repair shop**. Your insurer cannot require you to use a specific facility.