

Total Loss Coverage GAP Claim Request

Customer Information

Name:	Waiver #:	Date of Loss:	
Address:	City:	State:	Zip:
Phone Number:	Email Address:		
Work Number:	Fax Number:		

Lender Information

Company Name:			
Address:	City:	State:	Zip:
Phone Number:	Account Number:		
Fax Number:	Contact Person:		

Documents Required to Process Your Gap Claim

*Our goal is to process your claim as quickly as possible. In order to do so, **all documents listed must be submitted** to our office within 90 days from the date of insurance settlement. All documents must be legible.*

From Lender

1. Complete Payment History

This is a detailed summary of all payments made on your loan/lease. It must show the balance due at the date of loss. The payment history is mandatory even if no payments were scheduled to be made before the date of loss.

From Dealership

2. Retail Installment Sales Contract or Lease Agreement

This is usually a legal sized document. It shows the amount financed and the terms of your loan/lease.

3. TLC Gap Contract

This contract is titled Total Loss Coverage Installment Sales Contract Waiver Addendum

4. Service Contract/Extended Warranty/Credit Life Contract (if applicable)

We will need a copy of any cancelable contracts purchased from the dealership. These will be listed on your Retail Installment Sales Contract.

5. Refund Amounts for Any Cancelable Products (if applicable)

Please cancel any of the above listed products purchased with your vehicle. After canceling these policies with the dealership, have the dealership fax a copy of the refund

check to us at (334)616-7274. If the check is not available, have the dealership fax us the amount to be refunded on their company letterhead.

6. Buyer's Order AND Window Sticker (NADA or Kelley Blue Book sheet from dealer)

The Window Sticker will list all the options of your vehicle and a list price (vehicle value).

From Insurance Company

7. Declarations Page

This is located with your insurance policy. It lists vehicle coverage and your deductible.

8. Insurance Settlement Check

We accept a photocopy of the check or a computer screen printout of the settlement amount from the insurance company.

9. Valuation Summary Report AND Settlement Worksheet

This report is completed by the insurance adjuster. It is usually several pages long, and it states the market value of your vehicle and lists all options at the time of loss. Along with this document, we will need a summary of the figures used to obtain a settlement amount. (ACV, Taxes, Deductible, Prior Damage, Salvage, Tag or Title Fees, Settlement Amount)

10. Police Report

If the insurance company does not have a copy of the police report, you will need to contact the police department. If no police report was filed, you will need to send in a written statement detailing the events of the loss.

Your request for benefits CANNOT be processed until all the above information has been received. It is YOUR responsibility to furnish the required documents.

Please mail or fax all claim documents to the office listed below:

*Total Loss Coverage
P.O. Box 550
Eufaula, AL 36072*

*Phone: (800)766-0310
Fax: (334)616-7274*

The Gap Claims Department is available to take calls Monday – Friday 9:00 am to 4:30 pm CST.

Once all claim documents are received, your claim will be processed. Claim processing takes 30 – 45 business days; therefore, claim status cannot be provided before 30 business days.