

The Wyant Insurance Claims FAQ

Your "In-the-Moment" Resource

1. "Should I call the agency before I call the carrier?"

Yes! We always recommend calling our team first. We provide a "no-impact consultation" where we can discuss the details of the accident, look at your specific deductibles, and help you weigh the pros and cons of moving forward before anything is officially recorded on your claims history.

2. "Will my rates go up if I just ask a question about a potential claim?"

No. Simply asking us for advice or a "what if" scenario does not count as filing a claim. We are here to be your resource, and our conversations with you are confidential. We won't open a formal claim with the carrier unless you decide it's the right move for you.

3. "What if the damage is less than my deductible?"

If the repair estimate is \$750 and your deductible is \$1,000, the insurance carrier won't issue a payment. In these cases, it's usually best to handle the repair out-of-pocket. This keeps a "payout-zero" claim off your record, which helps keep your future premiums lower.

4. "Do I have to use the repair shop the insurance company recommends?"

No. In Texas, you have the legal right to choose any repair shop you trust. While carriers have "preferred providers" that can sometimes speed up the paperwork, we will never force you to use a specific shop. We can, however, provide referrals to local partners we know and trust.

5. "The other driver was at fault. Should I file through their insurance or mine?"

If the other party is clearly liable and they have active insurance, we often recommend filing through *their* carrier. This saves you from paying your own deductible upfront and prevents a claim from appearing on your own policy record. If their carrier is being difficult, we can then step in and help you file through your own "Uninsured/Underinsured" coverage.

6. "What is PIP, and why do you recommend it so highly?"

Personal Injury Protection (PIP) is a "no-fault" coverage. It pays for medical bills and lost wages for you and your passengers regardless of who caused the accident. We recommend at least \$10,000 in PIP because it provides immediate liquid cash for medical needs while the larger legal and liability details are still being worked out.

7. "How long does the claims process usually take?"

While every claim is unique, most adjusters will reach out within **24 to 48 hours** of a claim being opened. A typical "fender bender" might take 1–2 weeks to resolve, while more complex accidents involving injuries or total losses can take longer. We stay by your side throughout the entire timeline to ensure things keep moving.

8. "What if I'm not happy with the adjuster's estimate?"

You don't have to accept the first number. If your mechanic finds "hidden damage" that the adjuster missed, we can help you submit a **supplemental claim**. We're here to advocate for you to ensure your vehicle or home is returned to its pre-loss condition.