

## **We've Been in Your Shoes: Why Wyant Insurance is Your Best Accident Resource**

We hope you never experience a serious accident. But if you do, we want your first call to be to us—not the insurance company. At Wyant Insurance, we believe you shouldn't have to navigate a claim alone. You can ask our team questions with zero pressure; simply talking to us won't file a claim or impact your rates.

### **Think of us as your post-accident "GPS." We'll help you navigate:**

- **The "To File or Not to File" Dilemma:** Claims can impact your premium, even if the carrier pays out \$0. We'll help you weigh the pros and cons. If your damages are lower than your deductible, it's often smarter to handle repairs out of pocket.
- **Opening the Claim:** If you decide to move forward, we'll help you submit it online or get you directly to the right adjuster. If the other party is at fault, we may even advise filing through *their* carrier to protect your record.
- **Prioritizing Health:** If there are injuries, we move fast. We'll help you access your **Personal Injury Protection (PIP)**, which covers medical bills regardless of fault. (We recommend at least \$10,000 in PIP for every client).
- **Repairs & Referrals:** You have the right to use any shop you choose. If you don't have one, we'll provide a list of "preferred providers" or connect you with our trusted glass and towing partners.
- **Advocacy:** Our carriers have great track records, but if you hit a snag during repairs, we step in to help smooth things over.

**Don't wait for a crash to check your coverage.** Do you know your deductible? Do you have rental car coverage? Let's talk now so you can feel confident before you ever need us. We've been there—and we're here for you.