

AUTO PHYSICAL DAMAGE CLAIMS PROCEDURES

1. Accidents must be reported to Business Center South (BCS) / Risk Management & Safety (RMS) within **48 hours**.
2. Claims must be reported to BCS/RMS as soon as possible but no later than **sixty (60) days** from the date of damage. Use the form URM-002.
3. Claims will be adjusted by BCS/RMS. BCS/RMS will submit the claim to the State of Nevada Risk Management for review and reimbursement minus the department \$300.00 deductible. The Nevada System of Higher Education Risk Management office will reimburse the department upon receipt of the reimbursement from the State of Nevada Risk Management.
4. BCS/RMS will attach the following with the Request for Reimbursement form:
 - Three (3) vehicle repair estimates
(Golf carts & vehicles in the C.A.R.S Program may require less. Check with RMS.)
 - Police Report if reported
 - Pictures of damage
 - Final repair invoice
 - Proof of payment
5. Request for Reimbursement form with attachments must be received by the State of Nevada Risk Management office within **one-hundred and eighty (180) days** from the date of loss or the claim will be denied.
6. There is a \$300.00 department deductible per claim.
7. Direct payments to repair vendors by NSAHE RM can be made but must be coordinated through BCS/RMS.
8. A vehicle will be deemed a total loss when its repair costs (according to the lowest estimate) exceed 80% of the Kelly Blue Book's mid-range actual cash value. Departments may decide to keep a totaled vehicle. The high salvage bid will be deducted from the actual cash value amount due the department.
9. Towing charges related to a comprehensive and collision loss are reimbursable subject to the deductible.
10. Storage cost is reimbursable up to ten (10) days.
11. Temporary replacement of vehicles (rentals) is not reimbursable when the vehicle is being repaired or replaced.
12. Special equipment attached to the damaged vehicle is reimbursable subject to the deductible and proof of purchase.
13. Windshield glass repairs only require one estimate for repair and the deductible is waived. Need to submit required URM-007 form for reimbursement.

14. Windshield glass replacement vendors can be found at: <http://risk.nv.gov/LP/Windshield/>. Only one estimate from the state vendors is required. Windshield glass replacement is subject to the deductible. Need to submit form URM-007 for reimbursement.