

GARCIA'S Mobile Collision Appraisal Service

Please note that I am an independent automobile appraiser. This means I have been sub-contracted by the insurance company handling your claim to take photos and/or write a damage estimate of your vehicle that was recently involved in an accident/loss.

PLEASE DO NOT CALL ME REGARDING THE STATUS OF YOUR CLAIM.

I have no way to know. Your best course of action is to call the adjuster of the insurance company handling your claim. If he/she is not returning your calls, I would recommend emailing him/her, or calling the insurance company 800-number, and with your claim number, ask for another associate to assist you, or ask for a supervisor. It is possible that your adjuster has the day off, is out sick, at a funeral, or may be on vacation.

The following views, opinions, or information expressed here is not necessarily endorsed or promoted by anyone else, but is provided by me to help explain the process a little easier for you in case the insurance company has not.

1. If you are reading this, I was hired to inspect your vehicle. The sooner I inspect your vehicle, the sooner a check may be mailed to you from the insurance company handling your claim (assuming they have accepted liability and confirmed coverage) or to your shop of choice.
2. Please contact me at 918-500-6239 or email me at castelan65@gmail.com to confirm where your vehicle will be located during regular, daytime, business hours so that I may inspect it as soon as possible for you and send the estimate back to the insurance company. They, in turn, will send a copy to you after they have reviewed and approved it.
3. I HIGHLY advise to make sure your vehicle is clean. This means getting the exterior washed (ESPECIALLY on HAIL claims; the more hail dents I see, the more accurately I can write your estimate, which means saving you time and fewer delays because the correct amount was sent the first time).
4. Also, get the interior detailed or picked-up at the least. Should the damages to your vehicle be sufficient to deem it a total loss, a cleaner car will likely be valued for more than one that looks filthy. Otherwise, the photos will show the interior also, as is, to include any trash or debris that was left in the vehicle. If you are unable to clean the exterior or interior, then please let me know in advance and we will do the best we can.
5. Understand that the insurance company is requesting photographs of your ENTIRE vehicle, not just where it was damaged. This is because they want to make sure any other damage was not caused by the accident. Any prior or unrelated damage to your vehicle must be documented if you wish the insurance company to resolve your claim. Failure to comply will delay your claim, or cause you to resolve the claim through your own carrier if you were attempting to have the other insurance company pay for the damages.
6. Please have your title available at time of inspection. If you are unable to be at there, then please scan and email a copy to your adjuster or the insurance company. This proves vehicle ownership and the state requires that the vehicle owner, even if there is a lien holder, is correctly identified. If you do not have it or misplaced it, go to your local tag office or agency and order a duplicate. You can then email or fax a copy.
7. People often ask if they need to get any additional estimates. If your vehicle is drivable, you are welcome to get more estimates if you would like, but it is not necessary. If your intent is to get your vehicle repaired, then getting it to your choice of body shop is the best way to go. Then the shop should perform a tear-down, or removal, of the obviously damaged parts to expose any hidden damages. It is at this time I would prefer to write an estimate correctly the first time, review it with the shop to make sure we were on the same page regarding the damages and what was required for repairs, and then submit that information back to the insurance company ASAP.
8. Be patient. You can always go through your own insurance for faster service, but if you can't, please be patient.