

All About Claims

If your vehicle has been damaged while being used by a guest during an active trip and you're considering filing an insurance claim, please use this resource to help guide your decision-making process, align on expectations, and answer questions you may have along the way:





What to consider when deciding whether to file a claim

Before deciding whether or not to file a claim with Getaround, ask yourself the following questions:

- Did the damage occur during a booked Getaround trip?
- Was your car involved in a collision with another vehicle or object?
- Was your car stolen or damaged in a sudden and direct incident that is not a collision?
- How extensive is the damage?
- Were there any injuries?
- Is there damage to property other than your own?

Would your damage or loss be covered?

To help you when you're considering whether or not to file a claim, we've put together a few examples of common types of incidents, and indicated if they'd be covered or not, to give you a better idea of what you can expect if you were to file a similar claim*:

			
<p>Moderate impact, obvious damage: Typically covered</p>	<p>Cracked windshield: Sometimes covered, based on origin of the damage</p>	<p>Scratch or scrape greater than three inches in length: Typically covered</p>	<p>Cosmetic wheel damage including scratches on refinish: Typically not covered</p>

Other scenarios where you may be covered:

- Guest backs into a planter box and damages the bumper
- Car is rear-ended while a guest is driving it
- A guest strikes another vehicle or person while driving a Getaround car causing damage to people or property
- Your car is scratched or “keyed” while parked during a Getaround trip
- A guest hits an animal while driving your vehicle

NOT Covered:

- Damage incurred while outside a Getaround booking
- Wear and tear and mechanical breakdown not related to an accident is not covered
 - The Getaround Insurance policy is not intended to provide coverage for general maintenance of the vehicle. [See our full wear and tear policy here](#)
- Scuffed rocker molding
- Cosmetic wheel damage or scratches on refinish
- Minor scratches on the car’s interior

**Please note that the preceding examples are presented for your consideration as you make decisions about claims. Our [terms of service](#) govern how claims are handled.*

How to file a claim

If you determine that the damage is great enough that you deem it worthy of filing a claim, make sure that you identify the responsible party and/or guest and document the current location of your vehicle.

Please note that significant trip miles or vehicle activity prior to a claim report could impact our ability to attribute the damages to the trip in question and therefore claim eligibility, so we recommend you take damage photos as soon as identified.

If damage is moderate or severe, remove any loose or personal items (such as phone chargers or docks), in case the vehicle needs to be moved from the accident site to an auto shop or tow yard.

Within seven days of the end of the involved reservation, you must submit your claim using either the Getaround app or If preferred, the web-only, non-mobile [Claims Manager](#). Timely and complete claim reports can greatly improve the prompt handling of your claim:

1. Open your Getaround app; navigate to the "Cars" section and tap "Report Damage."
2. Take photos as prompted:
 - a. All four corners of your vehicle, showing the entire car
 - b. Photos of the damage from multiple angles, showing the full extent
3. Include as much information as possible in your submission form, including:
 - a. The location and time of the accident
 - b. The other driver's VIN, insurance information, license number etc ...)
 - c. Contact information for all parties involved
 - d. Witness information, if applicable
 - e. Police report number, if applicable
4. Submit your claim via the app or on Claims Manager. See below for examples:

Submitting via mobile app:

Managing multiple claims on desktop Claims Manager (the purple button on the top right accesses the submission form):

Getaround Claim ID#	Incident date	Car name	License #	Incident type	Last updated	Status	Final cost	Detail
Aarnac_14_3346509	08/09/20	18NissanVersa-JL871372	6TRJ244	Car accident	08/09/20	Claim received	\$282	View
odette_5772038	08/09/20	PriusSilver	6TRJ244	Car accident	08/09/20	Estimating	\$884	View
odette_5772038	08/09/20	PriusSilver	6TRJ244	Car accident	08/09/20	Denied	\$513	View
odette_5772038	08/09/20	PriusSilver	6TRJ244	Car accident	08/09/20	Paid	\$729	View
odette_5772038	08/09/20	PriusSilver	6TRJ244	Car accident	08/09/20	Claim accepted	\$493	View
odette_5772038	08/09/20	18NissanVersa-JL871372	6TRJ244	Car accident	08/09/20	Transferred to TPA	N/A	View
odette_5772038	08/09/20	PriusBlue	6TRJ244	Car accident	08/09/20	Owner action	\$849	View
odette_5772038	08/09/20	PriusBlue	6TRJ244	Car accident	08/09/20	Payment pending	\$949	View
odette_5772038	08/09/20	PriusBlue	6TRJ244	Car accident	08/09/20	Transferred to TPA	\$620	View

What to expect during the claim process

Stages of the process

1. Intake and

Once you've submitted your claim, you will receive an email acknowledging that your

assignment	<p>claim has been received. From this point on, you can expect communication updates regarding your claim to come through email.</p> <p>Upon receipt, your claim will be queued and prioritized based on the complexity of the incident: If your claim involves multiple parties or severe damage, the claim will be dispatched to a third party claims administrator who will handle all aspects of your claim moving forward, but if your claim is a single vehicle accident with minor to moderate damage, Getaround will manage your file and manage communication.</p>
2. Estimate damages	<p>Within 72 hours of the incident report date and confirmed eligibility of the claim, a virtual estimate will be requested by Getaround from our estimating vendor, Screenshot. In the majority of low complexity claim reports, the estimate is returned and the claim is paid within 7 days of report.</p> <p>In situations involving total loss, the vehicle is moved to a facility to help mitigate storage costs. More on towing and storage in our Help Center.</p>
3. Payment and recovery	<p>Upon receipt of this estimate, Getaround will review and process payment, which will be issued via paypal in your owner earnings statement and visible in your account once processed.</p> <p>Once we've reviewed the estimate and issued payment, we will provide a copy of the estimate so that you are able to engage a repair shop. If the shop has any questions about the estimate or finds additional damages, they can call the phone number at the top of the estimate. Please note that supplements (requests for additional payment) must be engaged within 30 days of receipt of the initial payment.</p> <p>For claims involving injuries and/or multiple parties, which require a third-party administrator, payments will instead be issued via check, and you can expect ongoing communication from the third-party administrator until the claim is resolved.</p>
4. Repair and resume	<p>Resolution of your claim greatly depends on the complexity of the incident. Claims involving injuries and liability can take months or years to resolve, depending on severity, while the majority of single vehicle claims can be resolved within seven days.</p>

Following up

If you want to follow up on a claim after five days, simply respond to the email you received with the Subject line: **"GA Claim Status | Claim Number: | VIN:"** and you will receive a timely response.

Frequently asked questions

When and why is a third-party administrator involved?

Our underlying agreement with our insurer mandates an approved third party administrator (TPA), and ours is [Sedgwick](#). If a claim has multiple parties and exposures involved, the entire claim is dispatched to Sedgwick.

Getaround handles host vehicle damage claims involving single vehicles and, effective at the end of Q1 this year, Getaround will handle all vehicle damages in low to moderate scenarios as we continue investing in robust case management and driving performance surrounding our TPA.

Why do we require a claims submission or report within seven days of an incident?

We want to ensure a timely process for all parties while preserving the ability to collect all claims facts as soon as possible. This helps us to identify the involved trip and all associated parties.

Does Getaround provide gap insurance?

Currently, we do not. This is an interesting idea and we are exploring options to ensure hosts are protected in all scenarios. In the interim we recommend discussing your concerns around gap coverage with your insurance agent. [More information about our policy is available in our Help Center](#).

What about off-trip insurance?

The first milestone of car sharing was to get insurers on board with carsharing and in-trip coverage. It's a continued topic of conversation and we are actively in discussions with providers. In the interim we recommend analyzing your risk and having a discussion with your agent.

Additional resources

- [Getaround Help Center for Hosts](#)
- [Blog announcement of claims manager tool](#)
- [Additional claim reporting resources from Getaround](#)
- [Full wear and tear policy](#)