

Claims Procedure Manual



Claims Centre

1-866-766-4566

General Claims Information

To report a claim, contact the claims center Monday through Friday from 8:30 a.m. to 4:30 p.m. EST.

Authorization is required prior to repair or replacement.

Please note that PSG reserves the right to deny any claim submitted without authorization. All claims must be reported to PSG within 60 days of the date of loss. Every attempt should be made to repair rather than replace damaged vehicle property. PSG will pay for the reasonable cost of repairs unless it can be demonstrated that the damage could not be repaired.

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Road Hazard Tire & Wheel Protection

A. Procedures During Working Hours:

1. Service rep fills out and has the customer sign the "Tire & Wheel Proof of Loss" form.
2. Service rep calls in claim to 1-866-766-4566 and speaks to a Tire & Wheel claims representative.
3. You will be asked for the following information:
 - a. Year, make, model and mileage of the vehicle.
 - b. Position of the damaged tire(s) and/or wheel(s). For example, right rear tire.
 - c. Tread depth of damaged tire. This should be given in 32nds of an inch.
 - d. Make, model and size of the damaged tire(s). Example: XYZ Brand Tire 245/55/ZR17.
 - e. How and where the tire(s) and/or wheel(s) was/were damaged. Note: a blowout is not a cause of damage but rather the result. We will need to know what caused the damage.
 - f. The name of your dealership.
4. If warranted, based on the cause of loss provided by the service rep, a **provisional repair authorization** will be given in the form of an authorization number, unless PSG chooses to assign an inspection or otherwise further investigate the claim. Authorization is provisional upon the damage being caused by a covered cause of loss. In the event that the proof of loss indicates a non-covered cause of loss, the claim will be denied regardless of whether or not a provisional authorization had been provided by PSG. If the service rep is unsure as to whether or not the cause of loss is covered, **DO NOT RELEASE THE REPAIRED VEHICLE WITHOUT COLLECTING PAYMENT FROM THE CUSTOMER.**
5. The "Proof of Loss" form and a copy of the invoice must be then faxed to PSG at 1-888-341-4888.
6. Upon receipt of the invoice and properly completed claim form, PSG will issue payment to the dealership.

B. Procedures for After Hours Claims:

1. Subsequent to after hours repairs/replacements, the service rep **must call the claims center on the next business day** to report the claim.
2. The service rep will be asked to fax in completed "Tire & Wheel Proof of Loss" form and invoice.
3. **IMPORTANT:** Please note that alloy wheel damage can oftentimes be repaired. In the event that damaged wheels are replaced, your repair facility must document the reasons why wheel repair was not possible. They should then attempt to obtain a remanufactured wheel to replace the damaged wheel. If this is not possible, your repair facility may replace the damaged wheel(s) with new wheels provided that the cost of the wheel does not exceed \$400. If the wheel cost exceeds \$400, you must contact our claims center during regular business hours for authorization and follow the procedures above. Again, **wheels must be retained for our inspection**, and failure to do so may result in denial of the claim.

Windshield Protection

PSG will arrange for the repair of certain minor damages to the front windshield ONLY of minor chips and cracks caused from propelled rocks or other road hazard debris. Weather related damage is not covered. Stress cracks or cracks over six (6) inches are not covered. Reimbursement for the repair of a chip or crack will be \$50.00 CDN. A second repair in the same visit will be limited to \$10 CDN, subject to a limit of 2 repairs per visit.

To make a claim:

1. Service rep fills out and has the customer sign the "Proof of Loss" form.
2. Service rep calls in claim to 1-866-766-4566 and speaks to a claims representative.
3. The "Proof of Loss" form and a copy of the invoice must be then faxed to PSG at 1-888-341-4888.
4. PSG will issue payment directly to the contractor once an invoice has been received. Please note that PSG will not consider payment for services rendered by unauthorized contractors.

Key / Remote Replacement

In the event a Key/Remote is lost, stolen, or destroyed, PSG will pay for a replacement key/remote in the amount, and not to exceed \$500 per year.

To obtain key/remote replacement benefit please comply with the following conditions:

1. Service rep fills out and has the customer sign the "Proof of Loss" form.
2. Service rep calls in claim to 1-866-766-4566 and speaks to a claims representative.
3. All non-working keys/remotes must be made available to the dealer for inspection.
4. "Proof of Loss" form and a copy of the invoice must be then faxed to PSG at 1-888-341-4888.
5. PSG will issue payment directly to the contractor once an invoice has been received.

If it is necessary for a customer to go to a non-originating dealer, customer must call PSG for prior approval before replacing key/remote. The customer will pay the dealer for the replacement key/remote and will be reimbursed upon PSG receiving all repair orders and any other relevant documentation requested.

Here are the steps for a customer if they are at a non-originating dealer:

1. You must call PSG for authorization prior to the replacement of the key(s).
2. You must complete and return a Proof of Loss form along with any damaged key(s).
3. You must pay for the replacement key(s) and submit the original paid invoice to PSG for reimbursement up to the coverage limit of \$500/year.

Dent & Ding Protection

PSG will arrange for the repair of certain minor dents and dings to a covered vehicle. Paintless Dent Repair (PDR) is a process that uses special hands tools to gently push the dented metal back to its original form. Large or deep dents, creased metal, and repairs involving paint are not covered. Reimbursement for the repair dent or ding will be \$75.00 CDN. A second repair in the same visit will be limited to \$25 CDN, subject to a limit of 2 repairs per visit.

To make a claim:

1. Service rep fills out and has the customer sign the "Proof of Loss" form.
2. Service rep calls in claim to 1-866-766-4566 and speaks to a claims representative.
3. The "Proof of Loss" form and a copy of the invoice must be then faxed to PSG at 1-888-341-4888.
4. PSG will issue payment directly to the contractor once an invoice has been received. Please note that PSG will not consider payment for services rendered by unauthorized contractors.