

GAP CLAIM PROCEDURES

To initiate a claim, the borrower, lender, or dealership may contact Diversified Insurance Facilities by:

Phone: 800-353-1123
Email: claims@diversicare.com
or Fax: 832-482-3537

When they contact Diversified Insurance Facilities, they will need to have either the last six of the VIN or the GAP waiver number to start the GAP claim. Once the GAP waiver is verified, Diversified Insurance Facilities will collect information regarding the claim, and will forward correspondence detailing additional documentation needed to complete the GAP claim.

Copies of each of the documentations listed below are required in order to complete a Diversified Insurance Facilities claim:

- 1. GAP waiver
- 2. Loan agreement and buyer's order
- 3. Payment history
- 4. Refund on any service contracts (ex: warranty, credit life, and/or credit disability)
- 5. Insurance settlement check
- 6. Valuation report or NADA summary showing how the actual cash value was determined. Please also include the breakdown of settlement and a copy of the primary carrier's declaration page.
- 7. Police report. The police report is mandatory for theft and fire losses.

 If not available for other losses, a written description of the loss by the borrower or insurance company is acceptable.

Documentation may be faxed, mailed or emailed back to Diversified Insurance Facilities. Once all the documents are received, the claim is forwarded to the underwriter for review and approval. The underwriter processing time may take up to 30 days, depending on the size of the claim.