

Claim Reporting Instructions and information for Frost Financial Services, Inc

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Notifications of Loss

A claim must be reported to Frost Financial Services' Claims Department within 365 days of the primary insurance carrier's settlement, per the conditions in the Master Policy. If there is no primary insurance company, a loss must be reported within 365 days of the date of loss.

To file a claim, a claim form is to be completed by the lender and submitted via E-mail, fax or mailed directly to the Frost Financial Services' Claims Department. Our contact information is located on the claim form and on the top of this page.

The Claims Process

When the borrower calls to report a total loss:

- 1) Stop interest accrual on the loan if possible.
- 2) Advise borrower to continue to make payments on the loan.
Payments made by the borrower toward the loan after the date of loss will be refunded as part of the GAP settlement if the borrower didn't have any delinquent payments on the loan.
- 3) Fill out the GAP claim form, be sure to fill in your name and contact information so the Frost Financial Services' Claims Department can reach you with any questions regarding the claim.
- 4) Obtain the documents listed on the claim form.
- 5) Submit the Claim form and documents directly to Frost Financial Services' Claims Department via E-mail, Fax or mail.
- 6) Questions in regards to the status of a claim and questions about the settlement should be made directly to the Frost Financial Services' Claims Department at 888-753-7678 Ext 2314.
- 7) Questions in regards to how to file a claim or if there is any dispute in regards to a claim settlement that is not resolved to your satisfaction can be made to the Frost Financial Services' Claims Department at 888-753-7678 Ext 2314.

Claim Document Explanations

- Primary Insurance Total Loss Worksheet - This item needs to be requested from the primary insurance carrier. It should include a calculation of the settlement check amount and a list of the options on the vehicle.
- Primary Settlement Check - If a copy of the settlement check is unavailable, we can accept the portion of the loan history showing the check amount being posted.
- Loan Agreement - We need only the Note and Disclosure portion of the loan agreement.
- Loan Payment History - We need the entire loan history, from the original loan date through the date of loss.
- Refunds - If the premium of a cancellable coverage was financed in the loan amount covered by GAP, then we need the amount of the refund as of the date of loss. Cancellable coverage's are Credit Life, Credit Disability and Services Contracts; these can be purchased through dealerships or financial institutions.
- Vehicle Invoice / Purchase order - This item is only necessary if the loan was used to purchase a vehicle from a dealership.
- Police Report - This item is only necessary if the total loss was due to a theft or if the borrower had no primary insurance coverage.