How to File a Claim

Filing a claim through the NESNA claims portal is simple. While this guide uses a GAP claim as an example, the same general process applies to other claim types.

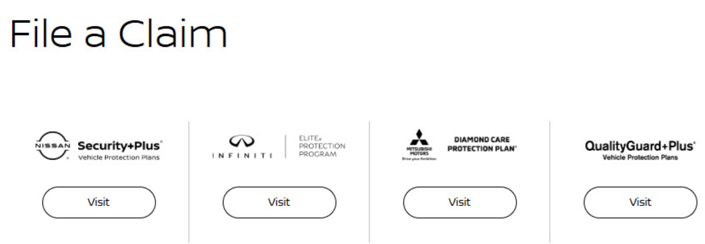
Before You Begin

Have the following information and documents available:

- Contract number
- Current vehicle mileage
- Loan or account information
- Insurance claim information
- Required supporting documents from your insurance carrier, lender, or selling dealership

Step 1: Access the Claims Portal

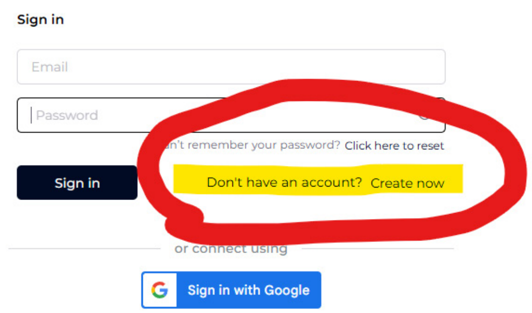
1. Navigate to the claims website: https://nesna-dealers.com/claims
2. Select the appropriate contract type.
3. Click **Sign In** in the upper-right corner of the screen.



New Users

If you do not have an account:

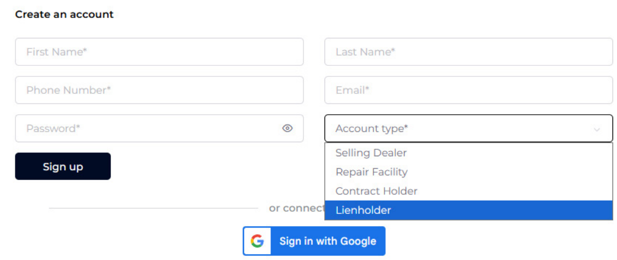
1. Select **Create One Now**.
2. Complete the registration form, including:
   a. First Name
   b. Last Name
   c. Phone Number
   d. Password
   e. Account Type



3. Select the account type that best describes you:
    a. Contract Holder
    b. Dealer
    c. Repair Facility
    d. Lender (when available)

After registration, you will receive an activation email.

Click the activation link to complete the account setup process.

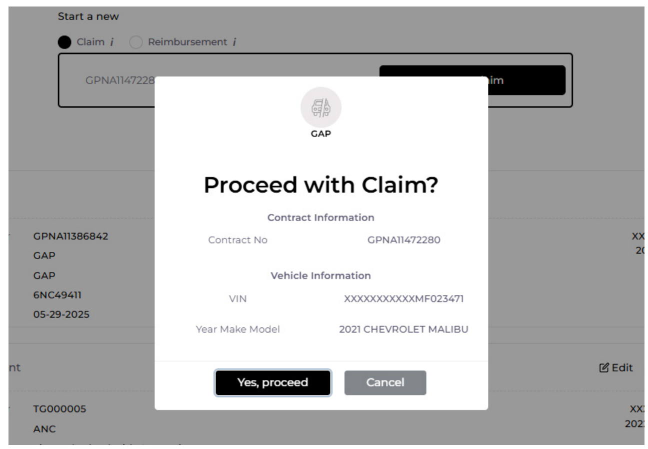


Step 2: Sign In

1. Return to the claims portal.
2. Sign in using your credentials.
3. A six-digit verification code will be sent to your email address.
4. Enter the code and select **Verify**.

Step 3: Start Your Claim

1. Enter your contract number in the **Start a Claim** field.
2. Select **Start a Claim**.
3. When prompted, select **Yes, Proceed**.



You will receive an email confirming that your document request has been received. Claims must be completed within 90 days.

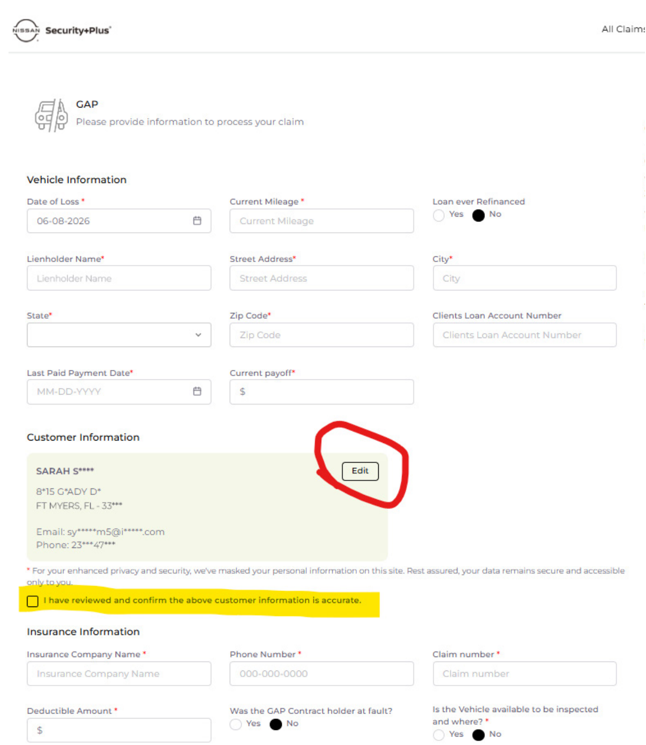
If you need assistance obtaining required documents, contact:

- Your selling dealership
- Your insurance carrier
- Your financial institution

Step 4: Complete Claim Information

Provide all required contract information, including:

- Current vehicle mileage
- Loan account number
- Refinance information (if applicable)
- Other requested contract details



Customer Information

Review and update any customer information as needed to ensure all details are current and accurate.

Insurance Information

Provide the following information:

- Deductible amount
- Fault determination
- Statement of Loss describing the incident

Step 5: Save Your Progress (Optional)

If all required information or documents are not yet available, select **Save for Later**.

You may return at any time to:

- Continue editing the claim
- Upload additional documents
- Submit the claim once complete

Step 6: Upload Required Documents

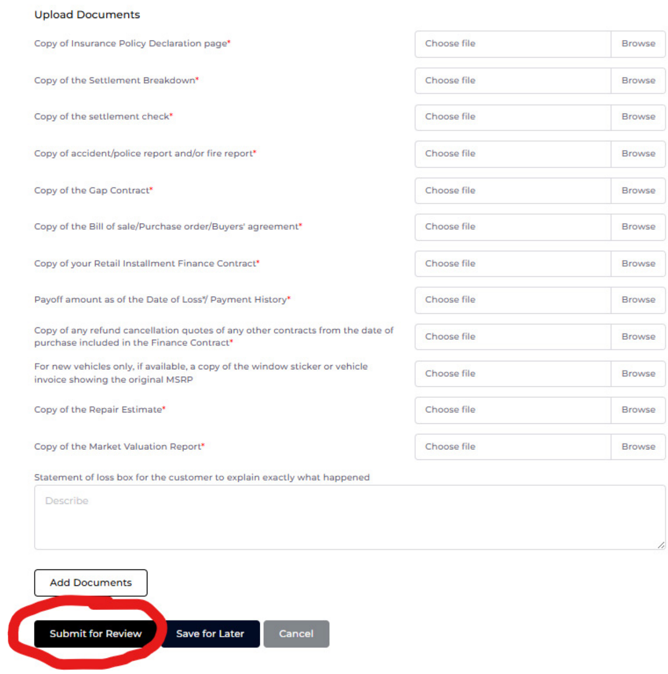
Once the claim information is complete, proceed to the document upload section.

Common required documents may include:

- Insurance Declaration Page
- Vehicle Valuation Report
- Insurance Settlement Check
- Other supporting documentation

Important

All required document fields must contain uploaded files before the claim can be submitted.



Step 7: Submit Your Claim

After all information and required documents have been provided:

1. Select **Submit for Review**.
2. You will receive an email confirming successful submission.
3. Your claim will appear on your homepage for status tracking.

What Happens Next?

Once submitted, the claim will be reviewed by the claims team.

You will receive notification of one of the following outcomes:

- **Rejected –** The claim requires additional information or corrections. The notification will explain what needs to be updated, and you will have the opportunity to make changes.
- **Denied –** The claim does not meet eligibility requirements. A reason for the denial will be provided.
- **Final Review –** The claim has advanced to administrative review and is pending a final decision.
- **Approved –** The claim has successfully completed the review process and has been approved.

Need Assistance?

If you have questions regarding required documentation or claim status, contact the Support team for assistance.

GAP Claim Required Documents Checklist

Please submit all required documentation through the claims portal within 90 days of the settlement check issuance date. No benefit will be issued if this documentation is not provided.

From Your Insurance Company

- ☐ Declaration Page
  Please make sure that your policy period covers the date of the loss.
- ☐ Repair Estimate
  This document explains the expected cost and repairs needed to fix your vehicle.
- ☐ Cause of Loss Letter
  This is a letter of confirmation from your insurance company that explains how and why your vehicle was declared a total loss.

From Your Lienholder

- ☐ Total Loss Breakdown
  This document explains how the final payment was calculated for the vehicle declared a total loss.
- ☐ Vehicle Valuation Report / Market Valuation Report
- ☐ Copy of Settlement Check
- ☐ Copy of GAP Contract / Addendum
- ☐ Buyer's Order / Bill of Sale
- ☐ Original Loan Contract
- ☐ Payment History with Settlement Applied
  This document must include principal, interest, and running balance, from the beginning of the loan through the most current date.
- ☐ Window Sticker (new vehicles only)

From the Police Department

- ☐ Police Report or Fire Report (if applicable)
- ☐ Call Transcript (if no police/fire report was filed)

From Your Selling Dealership

- ☐ Vehicle Service Contract / Warranty Cancellation Quote
- ☐ Refund Documentation (if applicable)

Additional Documentation

- ☐ Any additional documentation requested by Claims Administration

Before You Submit

- ☐ All required documents have been uploaded
- ☐ All claim information has been completed
- ☐ Contact information has been reviewed and updated
- ☐ Claim has been submitted for review

Need Help?

If you are unsure where to obtain a required document, contact:

- Your insurance carrier
- Your financial institution
- Your selling dealership

Claim Status Definitions

- **Submitted -** Your claim has been successfully received and is awaiting review by the Claims Team.
- **Rejected -** Additional information or documentation is needed before your claim can be reviewed. The notification will explain what is required, and you may update and resubmit your claim.
- **In Review -** Your claim and supporting documentation are being reviewed by the Claims Team.
- **Final Review -** Your claim has completed the initial review process and is awaiting a final decision from Claims Administration.
- **Approved -** Your claim has been approved and is moving forward for processing.
- **Denied -** Your claim does not meet the terms and conditions of the contract. A reason for the denial will be provided in the notification.
- **Incomplete -** Your claim has been started but has not been submitted for review. You may have selected Save for Later or exited the claim before completing all required information and documentation.