



Quad Riders ATV Association of British Columbia
5841 Westwynd Drive
Falkland, BC V0E 1W0

ORV Claim process from start to finish:

1. Insured reports claim – advised to take unit to repair shop of choice for assessment and quote preparation
2. Once we receive the quote and photos from the shop – we review to confirm whether unit is repairable or total loss

If it is repairable – we approve quote amount less the policy deductible

- Once the repair is complete – with Insured's consent we can pay the shop directly via cheque or direct deposit (if they complete the direct deposit attached).
- If insured does not consent we need to know the reasons and then make a co-payable cheque to the insured and the shop and mail it to the insured

If it is a write off – Once the insured choose a settlement option (either replacement or actual cash value) Insured signs proof of loss before we issue the settlement cheque less the deductible. Then mail it to the insured.

Ordinarily all cheques are mailed via normal post and registered/xpress mail is only used in extraordinary situations when tracking is required.

Insureds can also arrange to collect the cheque from our Hardy office.

Note: We do not process e-transfers or direct deposits to Insured, all claim settlements to Insured are paid by cheque.

Direct deposits to shop are processed only Thursdays.

Once coverage is confirmed and final invoice is provided it normally takes 2-3 days to generate a cheque and get it in the mail. Most cheques are delivered within 7-10 days in BC.

Acera Contact:

Rachela Pollock
Commercial Risk Advisor
(250) 869-3825
Rachela.pollock@acera.ca