PCRS Claims Portal: cltk.pcrsauto.com
*Classic: classictrak.com   *Claims Center*

GAP CLAIMS PROCEDURES

Our goal is to process the GAP waiver loss as quick as possible. In order to do so, copies of **ALL DOCUMENTS LISTED BELOW** must be submitted to our office within the required time referenced on the GAP waiver. *Failure to submit legible copies may significantly delay processing your claim*.

****Please be mindful that all documentation needs to be received within 90 days from the insurance check issued date or within 90 days from the date of loss for no insurance claims.***

Required Documents

From Lender or Selling Dealership:

- Loan agreement/Retail Installment Sales Contract
- Buyers Order/Purchase Agreement/Bill of Sale
- Vehicle Service Contract (If Applicable)
- Vehicle Service Refund Amount (if we do not receive the actual refund amount, we will use a quote based on terms of contract)
- Aftermarket/Ancillary Contract(s) (If Applicable)
- Aftermarket/Ancillary Refund Amount(s) (if we do not receive the actual refund amount, we will use a quote based on terms of contract)
- GAP Waiver (signed)

From Lender

- Complete Payment History – with running balance (Complete – from date of purchase to date of loss)
  ******Please Note:*** *We do not accept monthly statements – a complete transaction history with running balance is required*******

From Primary Insurance Company

- Proof of Payment by Insurance company (copy of check, EFT, ACH, etc.)
- Police Report (if Police responded to the scene) / Fire Report (if Fire Department responded to the scene) / Theft report / Cause of Loss for animal or weather-related claims *Our Statement of Loss form will be required if additional information is needed
- Vehicle Valuation Report * we do not accept summary's
- Settlement Breakdown *needs to match settlement check amount
- Declarations Page for the loss vehicle (that covers the date of loss)

Please note: if customer did not have insurance at the time of loss they will be required to supply an **estimate of repair to determine the vehicle's value.*

From Us

- High Mileage Form *required when a customer is driving 2,500 miles or more a month on average

All documentation must be submitted through our claims portal, please contact our office if you are having issues.

We will not obtain the documents on the customer's behalf due to privacy laws. They may contact the lender or selling dealer for assistance as they will have most of the required documentation.