IMPACT LEGAL
Car Accident Attorneys

T-SHIRT LAWYER

08 ARIZONA FIELD GUIDES

YOUR CAR. YOUR CLAIM.

Repairs, rentals, total-loss offers and the paperwork that follows.



Know what to ask. Keep the right records.

Practical answers and three working sheets for the next decision.

01 • Start with what needs attention

Start with the car. Then the paper trail.

You need a working car and a clear answer about the bill. Begin with the next useful call.

Find the car and the charges

Confirm the vehicle's location, the custodian's contact and any daily storage charges. Ask what is needed for access or a move. Coordinate necessary inspections and evidence needs before repairs, sale or disposal. Safety and medical care still come first.

Start one record

Save the claim number, adjuster's contact, photos, estimates and receipts together. Notify your insurer promptly and check your policy's duties. Write down missing documents and the person who can help find them. You do not need a perfect binder to get started.

Repairs	04	Rental & storage	05	Total loss	06
Diminished value	08	Releases	09	Worksheets	11-13

Disclaimer

Impact Legal prepared this resource to help readers understand Arizona accident claims, insurance issues and related information. It is provided for general education, not as legal advice for any particular person or case. Receiving, reading or using this resource does not create an attorney-client relationship with Impact Legal. Laws, procedures and policy terms can change, and the information may not apply to your circumstances. Do not act or delay action based solely on this resource. An attorney can review the specific facts, applicable law and deadlines in your situation. Examples, illustrations and statistics are educational and do not promise or predict the outcome of any claim.

ONE USEFUL QUESTION

What needs to happen next, who handles it, and when should I follow up?

02 • Choose the payment route

Who's paying, and under which policy?

A claim against the other driver and a claim under your own coverage come with different questions.

01

Your applicable coverage

Ask what your policy covers, what deductible applies, and which duties you need to meet.

02

The other driver's insurer

Ask about responsibility, coverage, available limits and the evidence needed to evaluate the loss.

The other driver's insurer

Get the claim number, assigned adjuster and status of the responsibility and coverage decisions. Ask what records are missing and whether an inspection has been arranged. The insurer will consider fault, available coverage, limits and the supported loss. Opening a file does not establish what it will pay.

Try: “The vehicle is at [location]. What information do you need next, and who handles inspection, storage and transportation?” Keep a dated note of the answer.

Your own insurer

Applicable collision coverage may help move repairs forward while the other insurer investigates. Confirm that you bought the coverage, that it applies, and what deductible and duties come with it. Rental reimbursement is a separate coverage question. **Arizona DIFI explains the coverage categories.**

Ask your insurer in writing to include your deductible in its recovery demand. Find out who is pursuing recovery and how recovered money would be divided. A full refund and payment date are not guaranteed. Keep both insurers informed about related payments and proposed settlements so payments and any claims still open are accounted for.

LEAVE THE CALL WITH NAMES AND A NEXT STEP

Record the company, represented person, claim number, payment route and next action. “Insurance is handling it” leaves rather a lot unanswered.

03 · Check the repair plan

Read the estimate. Line by line.

Ask what is included, what is disputed and how additional damage will be handled.



The estimate, the damage and the repair plan should tell the same story.

Your shop, a supported estimate

Arizona protects your choice of a non-glass repair facility, subject to applicable policy notice requirements. That does not make every charge automatically payable. Ask the shop and adjuster to identify any disagreement about labor, parts or repair procedures. A.R.S. § 20-468.

Have the shop explain parts codes, proposed repairs and warranty terms. Ask a qualified repair professional which inspections, scans or calibrations this vehicle needs. An insurance estimate is not a mechanic's assurance that the car is safe to drive.

Plan for what the first inspection missed

If disassembly reveals more damage, ask the shop to document it and explain the supplement process. Who submits the additional estimate? Who approves it? What might you owe before that approval? Get those answers before authorizing work you may have to fund.

Keep the original photos, each estimate, supplement decisions and final invoice. Record unresolved repair concerns promptly and ask how they will be addressed. Check necessary evidence inspections before major alteration or disposal of the vehicle or parts.

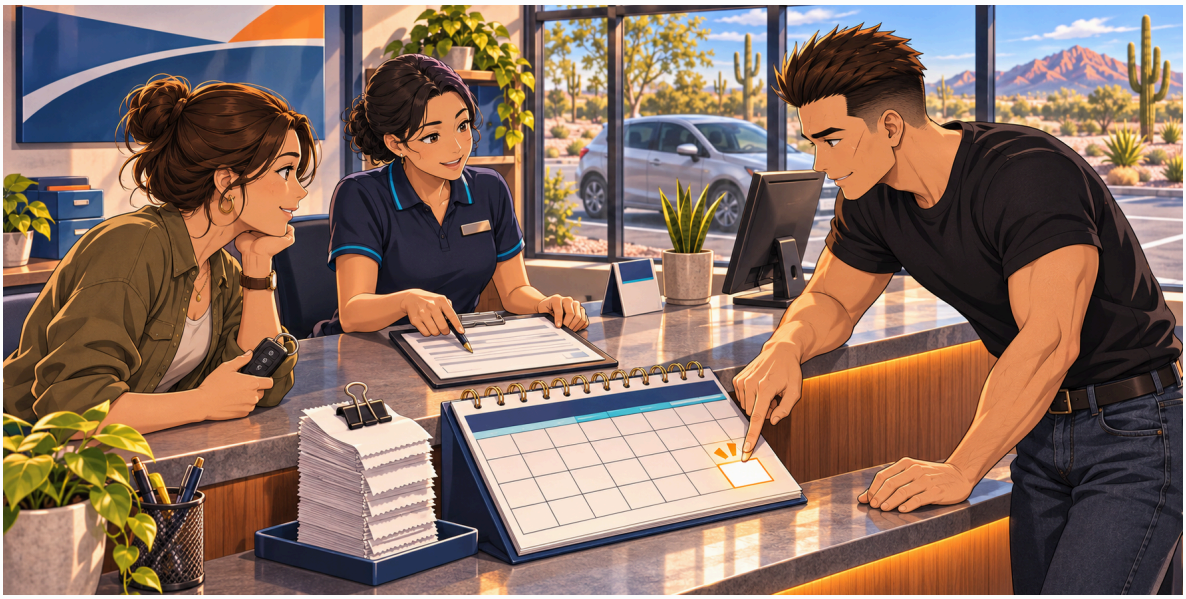
MATCH THE WORK TO THE PAPERWORK

A tidy total at the bottom does not explain a missing line above it.

04 · Watch the ongoing costs

Watch the rental and storage clocks.

The rental deadline and the storage bill run on separate clocks. Get both in writing.



A reservation is not the same thing as approval to pay every charge.

For the car you cannot use

Ask the custodian for the daily storage rate, accrued charges and release requirements. Confirm who can authorize access, inspection and a move. Coordinate a safe destination and any evidence needs before moving or disposing of the car. Keep towing and storage invoices; payment of every charge is not automatic.

For the car you borrow or rent

Before pickup, confirm the payer, approved vehicle class, rate, taxes and fees, any policy caps, and the last covered day. Ask what event ends payment and how an extension is requested. The rental agreement can leave you responsible for charges the insurer does not cover.

Your own rental reimbursement follows your policy. A claim against the responsible party raises separate loss-of-use questions. Save the repair timeline, quotes and receipts. If you borrowed a car or could not afford a rental, ask whether a supported loss-of-use claim remains. For a total loss, get the cutoff and its basis in writing; do not assume payment continues until you buy another car.

ASK FOR AN ACTUAL DATE

"Until things are sorted out" is not a confirmed rental extension.

IF PHONE TAG PAID STORAGE FEES, WE'D BE IN GREAT SHAPE.

05 · Review a total-loss offer

Make the offer explain itself.

Start with the vehicle in the report, then check the numbers attached to it.



Compare the right cars before arguing about the final number.

Did they value your car?

Request the complete valuation report and the basis for treating the car as uneconomical to repair. Check the VIN, trim, engine, mileage, options and pre-crash condition. A base model is not a useful substitute for your better-equipped vehicle without an explanation of the difference.

Review the comparable vehicles and adjustments. Save relevant listings with dates and vehicle details, and distinguish asking prices from actual sales. Send specific corrections with photos, records or comparable information. An online price guide is a starting point, not a binding appraisal.

Separate value, additions and deductions

Ask for an itemized calculation showing the vehicle value, applicable taxes and fees, deductible, prior payments and any salvage deduction. Each adjustment should have an explanation.

For a first-party total-loss settlement governed by Arizona's actual-cash-value rule, applicable taxes, license fees and ownership-transfer fees are included in the calculation. Do not assume every first-party rule applies identically to a claim against the other driver. Ask what basis applies to your offer. Your loan payoff is a separate number.

BRING A CORRECTION, NOT JUST AN OBJECTION

Point to the entry, explain the problem and attach the supporting record.

A CALCULATOR CHECKS THE MATH. IT DOESN'T CHECK THE ASSUMPTIONS.

06 • The payment is only part of it

The car, the loan and the title.

Put the valuation, lender payoff and title paperwork side by side before deciding what happens next.

THE VEHICLE		THE FINANCING		THE CLAIM
VALUE	≠	PAYOFF	≠	PAYMENT
What the car was worth		What the lender is owed		What this settlement pays

Find out what remains after payment

Get a dated payoff statement and confirm the payment recipients. A lender has a financial interest in a financed vehicle; a lease usually involves a separate owner. Check the agreement instead of assuming who owns the car or must appear on every check.

A total-loss payment does not automatically erase the loan. Keep making required payments unless the lender gives you another arrangement in writing. If there is a shortfall, obtain the GAP contract and ask about eligibility, exclusions, required documents and deadlines. GAP does not necessarily cover the whole remaining balance. **CFPB explains GAP's purpose and limits.**

Keeping the car means keeping the next decisions

Before retaining salvage, ask about the payment reduction, lender or lessor approval, repair costs, title status and insurance options. Check the required inspection and registration steps. Keep invoices and proof of the source of replacement components.

A salvage title and a restored-salvage title are different stages. Repairs alone do not put the car back on the road under its old title. An inspection also is not a blanket warranty of repair quality. Use **current Arizona MVD guidance** for the process.

ASK FOR THREE SEPARATE ANSWERS

What is being paid, what debt remains, and what must happen to the title?

07 · After the repairs

Repaired. But worth the same?

Diminished value is a market-value question. It needs evidence about this vehicle.



Good repairs and a documented loss in market value are separate questions.

A history entry is not a price tag

A properly repaired car can still have a measurable loss in market value. Arizona permits recovery of proven residual loss in an appropriate claim against the responsible party. You do not have to sell the car to prove that loss. But a crash history alone does not establish the amount.

Age, mileage, pre-crash condition, prior damage, repairs and market evidence all matter. A percentage needs evidence behind it. A claim under your own collision policy is a separate coverage question; check its wording rather than assuming the same answer.

Build the evidence before buying a report

Keep the final repair invoice, parts list, damage photos and records of the car's earlier condition. Identify whether the concern is an incomplete repair, a loss in value after proper repairs, or both.

Before hiring an appraiser, ask what method and market evidence the report will use, what it costs and whether the disputed amount makes that expense sensible. Ask about limitations. Keep this issue in view when discussing any property settlement or release.

ASK WHAT SUPPORTS THE AMOUNT

A useful valuation explains its evidence and reasoning. A percentage with no support leaves you with another question.

08 · Before you agree

Read what ends, not just what pays.

The heading on a release does not do the legal work. The words underneath do.



Keep the vehicle claim and any unresolved injury issues in view together.

Match the document to the agreement

Get the complete proposed release and payment terms. Check the people and companies being released, the claims covered, the payment amount and any conditions. Review check endorsements or other acceptance terms, too. A document titled “property damage” does not automatically leave every other claim untouched.

If you expect injury claims to stay open, that needs to be addressed clearly in the actual agreement. Do the same for unresolved diminished value, additional repair damage, rental or other expenses. Ask for help if the wording is broader than the deal you understood.

Resolve the wording before the signature

Ask for any reservation of unresolved claims to be stated expressly in a mutually accepted writing. An adjuster's reassurance or your own handwritten change is not a guaranteed fix. Do not assume every insurer uses the same release or requires one for every payment.

Keep the final version, any accepted changes and the payment record together. Check who is paid and what remains to be done. The closeout worksheet helps organize the questions; it does not replace reading the agreement.

GET THE UNANSWERED QUESTION ANSWERED

If you cannot tell which claims would end, ask before signing or accepting payment with release terms.

THE PEN CAN TAKE A SHORT BREAK.

09 • When the claim stops moving

Get the roadblock in writing.

Find the disputed issue, the missing document and the next person who can address it.

01

Name the disagreement

Coverage? Fault? Repair scope? Vehicle value? Ask which issue is holding up the decision.

02

Match it to a record

Get the policy provision, estimate, valuation report or specific document request.

03

Choose the next step

Send a focused response and ask who can review the issue if it remains unresolved.

Give the disagreement a name

Is the problem coverage, responsibility, repair scope, value or a missing document? Ask for the reason and supporting policy provision or report. Submit a focused response with the relevant records, then request a supervisor's review if needed.

If your own policy has an appraisal provision, understand its scope, cost and requirements before invoking it. You cannot assume a third-party claim gives you the other driver's contractual appraisal rights. Arizona DIFI can review insurance conduct within its authority; it does not serve as your lawyer or decide disputed fault.

Keep deadlines on a separate calendar

Arizona property-damage lawsuits generally have a two-year period after accrual. Claims against a public entity or employee can require a compliant notice within 180 days and a lawsuit within one year after accrual. Different claims, exceptions and policy requirements can change what must happen and when.

Have the applicable deadlines checked early. Opening an insurance claim or sending a demand is not the same as filing a lawsuit. Do not assume negotiations, an appraisal request or a regulator complaint extend the time.

A STATUS UPDATE IS NOT AN EXTENSION

"We're still reviewing it" does not tell you how much legal time remains. Record the next task and have the deadline verified separately.

WORKSHEET 01 / KEEP WITH YOUR RECORDS

Where is the car, and who's next?

One place for the vehicle, the contacts and the costs that keep moving.

Crash date / vehicle year, make, model

Claim reference / report number

Vehicle location / custodian / contact

01 The claim contacts

Insurer / whose coverage	Claim number / adjuster	Phone / next contact

02 Two costs to keep track of

Item	Rate / payer / limits	Start / confirmed end / next step
Towing / storage		
Rental / transportation		

03 Write down the answer and the next step

Date / person	Answer or missing document	Next action / owner / date

Keep important approvals, cutoffs and changes in writing. An unknown belongs on the follow-up list; it does not need a guessed answer.

WORKSHEET 02 / KEEP WITH YOUR RECORDS

Check the valuation.

Use specific corrections and supporting records. Give each disputed number a reason.

Valuation report date / version

Offer amount / date / insurer

01 Start with the right vehicle

Report says	Your record shows / supporting document
VIN, year, trim / engine / drivetrain	
Mileage, options / pre-crash condition	

02 Compare the comparables

Listing / source / date	Year, trim / mileage	Price: asking or sale?	Important differences

03 Ask for the calculation

Line to clarify	Question / evidence / requested correction
Vehicle value / adjustments	
Taxes / transfer fees	
Deductible / prior payment / salvage	

Your requested correction / response contact / follow-up date

Save the actual report and dated listings with this sheet. Asking prices and calculator results are evidence to examine, not automatic settlement amounts.

WORKSHEET 03 / KEEP WITH YOUR RECORDS

Before you close the vehicle claim.

Read the agreement alongside the issues that still need an answer.

Insurer / claim number / proposed payment

Agreement date / version / person reviewing

01 Match each question to the actual paperwork

Review area	Document / answer / what is unresolved
Repairs	Completion, supplements, quality concerns and remaining charges
Other vehicle losses	Rental, towing, belongings or diminished-value questions
Payment	Amount, payees, deductions and conditions
Loan / lease / title	Payoff, remaining balance, transfer or salvage requirements
Release scope	People, claims and any exclusions or reservations
Other claims	Injury claim or other coverage that needs to remain open

02 Finish the follow-up, not just the form

Unresolved question / action	Who handles it / by when

Where you saved the final agreement, payment record and supporting documents

Leave unresolved items open. A checked box does not change the agreement or protect a claim. Get the actual wording explained before you agree.

SOURCES / KEEP THIS PAGE WITH THE GUIDE

Keep the records. Bring the questions.

Use these links to check the details behind the guidance.

Your policy, valuation and claims handling

A.A.C. R20-6-801 (especially H); A.R.S. § 20-461. The total-loss rule in H(1) addresses first-party policies.

Diminished value and repair losses

Oliver v. Henry, ¶¶ 10-17; *Farmers v. R.B.L.*, pp. 564-65. *Johnson v. State Farm* addresses a particular policy's repair-cost limit.

Loan, GAP and title

Arizona MVD: vehicle liens; CFPB: GAP; MVD: salvage vehicles; § 28-2091 and § 28-2095.

Deadlines

A.R.S. § 12-542; public-entity notice (§ 12-821.01) and lawsuit (§ 12-821) rules.

Repair-shop choice and parts

A.R.S. § 20-468; A.R.S. § 44-1293.

Rental and transportation

Arizona DIFI auto guide; *Farmers v. R.B.L.*. Coverage and a claim for loss of use are different questions.

Release language

Taylor v. State Farm, 175 Ariz. 148. The actual agreement and its context matter.

A complaint or a child-seat question

DIFI complaint guidance; NHTSA: car seats after a crash. Safety guidance does not itself decide reimbursement.

Keep the other parts of the claim in view

After a car crash · Medical bills after a crash · Reading a settlement statement

General Arizona information. Sources checked November 15, 2026. Court-opinion links include copies hosted outside the courts' websites. These illustrations are teaching scenes, not client stories. The disclaimer is on page 2.

BRING THE QUESTIONS.

If an injury claim, a disputed valuation or a release needs attention, contact Impact Legal at (602) 345-1818. Ask what the firm can help with, the scope of any representation, and how fees and costs would work.