CIRMA

BULLETIN

TAKE CONTROL OF TOWING AND STORAGE-RELATED COSTS AFTER AN ACCIDENT

Don't Let Towing, Storage, and Other Fees Drive Up Your Claim Costs

A motor vehicle accident can be stressful, and decisions made immediately afterward can significantly affect your municipality or school district's finances. CIRMA has seen an increase in excessive vehicle storage charges and other fees assessed by certain towing companies, auto body shops, and storage facilities. These charges can accumulate quickly, increasing claim costs and potentially affecting future insurance costs.

Two important actions can help prevent unnecessary expenses:

- **Direct the damaged vehicle to a secure, member-owned or member-controlled lot** rather than a commercial storage facility, whenever safe and practical.
- **Report the claim to CIRMA promptly and do not move or release the vehicle for repairs** until the assigned CIRMA adjuster provides further direction.

Understanding Storage and Additional Fees

Reasonable towing and storage expenses may be necessary after an accident, but some facilities assess charges substantially above customary rates. In addition to daily storage fees, charges may include:

- **Gate fees:** Charges for accessing or releasing a vehicle from a facility.
- **Administrative fees:** Charges for paperwork, claim processing, or related services.
- **Vehicle release fees:** Charges imposed when a vehicle is removed from a facility.
- **After-hours fees:** Charges for services outside regular operating hours.
- **Other miscellaneous fees:** Charges that may not have been disclosed when the vehicle arrived.

These expenses can add hundreds or thousands of dollars to a claim, especially when a vehicle remains in commercial storage. Directing the vehicle to your secure lot allows CIRMA to evaluate the damage and determine next steps without avoidable storage delays and associated costs.

What You Should Do Following an Accident

1. **Stay Safe:** Ensure everyone's safety, contact emergency services as needed, and follow your organization's accident-reporting procedures.
2. **Direct the Tow to Your Own Lot:** Whenever safe and practical, ask the tow truck operator to take the damaged vehicle directly to a secure municipal, school district-owned, or other member-controlled location—not a commercial storage facility. If safety, law enforcement, or special handling requirements prevent this, use an appropriate secure facility and notify CIRMA promptly.

   Drivable vehicles brought to a repair facility for an estimate should not be left at the shop solely for that purpose. After the shop inspects the vehicle and prepares the estimate, drive it back to a secure municipal or school district-owned location, provided it is safe and legally operable. CIRMA can help you coordinate next steps before leaving a vehicle at a shop for storage or repairs.
3. **Report the Accident to CIRMA:** Notify CIRMA as soon as possible so our Claims Team can assist with the evaluation and handling of the loss. Contact CIRMA before authorizing significant towing or storage expenses. To report a claim, visit: https://cirma.ccm-ct.org/submit-a-claim/
4. **Ask About Storage and Additional Fees:** Before authorizing delivery, ask about the daily storage rate, when charges begin, gate or release fees, administrative charges, after-hours fees, and whether all charges are posted or available in writing.
5. **Document the Accident:** When safe to do so, take photographs of the vehicle damage, the accident scene, and any other vehicles involved. Preserve relevant documentation and provide it to CIRMA.

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6. **Remove Personal Items and License Plates:** Before transferring, releasing, or salvaging a damaged vehicle, remove all personal belongings and license plates when safe and practical. Remove the plates and comply with applicable registration and plate-return requirements. Contact a member of your CIRMA Claims team if the vehicle cannot be safely accessed.
7. **Avoid Unnecessary Storage Delays:** If CIRMA determines that a vehicle is a total loss, promptly coordinate its removal or transfer with the help of your CIRMA Claims professional. Delays may result in additional storage charges that can be avoided.

What You Should Know About Coverage and Reimbursement

CIRMA reviews towing, storage, and related charges to determine whether they are reasonable, necessary, and reimbursable under the applicable coverage agreement. CIRMA does not automatically accept or reimburse excessive daily storage rates, gate fees, administrative fees, vehicle release fees, or other unsupported charges. Charges deemed excessive, unnecessary, or unsupported may be disputed or denied reimbursement. Depending on the circumstances and agreements with the facility, members may remain responsible for charges not covered by CIRMA. Members are encouraged to contact CIRMA before authorizing significant towing or storage expenses.

Helping You Control Costs and Recover Faster

By taking a few simple steps after an accident, you can help avoid unnecessary expenses, reduce claim costs, and protect your organization's financial resources. And remember, when safe and practical, always tow your damaged fleet vehicle to your own municipal or school district property first.

When an Accident Occurs, CIRMA is Here to Help.

Our experienced Claims team understands the unique challenges facing Connecticut's public entities and works closely with members to navigate the claims process, control costs, and minimize operational disruptions. From the initial report through claim resolution, we're committed to providing the expertise, guidance, and responsive service you need to return to normal operations as quickly and efficiently as possible.

Together, we can help control claim costs and protect your public entity's financial resources.

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