

## **+Access Insurance Company, in liquidation**

Liquidation Order: March 13, 2018

The Texas Department of Insurance v. Access Insurance Company  
261st District Court of Travis County, TX Cause No. D-1-GN-18-001285

The California Insurance Guarantee Association (CIGA) is diligently working with the Liquidator's Office to obtain the open claims information it needs to handle claims relating to policies issued to California policyholders. At this point CIGA has no information on any open claims and all claims records are with the insolvent insurer which is being overseen by the liquidator. We anticipate receiving the open claims information by the end of April 2018.

Third party claimants (those making claims against an Access insured) must first report their claim to their own insurance company. Third party claimants having Collision, Uninsured Motorist Bodily Injury or Uninsured Motorist Property Damage coverage on a loss that is covered by the Access Insurance company's liability policy shall proceed against his or her own insurance carrier. If a claim is covered by other insurance, it does not qualify as a "covered claim" payable by CIGA.

Frequently Asked Questions:

### **When will CIGA receive my claim?**

If your claim is on the books of Access Insurance Company as an open claim, CIGA anticipates receiving information about it by the end of April 2018. Once that information is received, CIGA will be able to respond to inquiries and process claims.

### **What if I have a new claim that I want to file with Access Insurance Company?**

At this time, Access Insurance Company is still taking new claims into its system. Reporting your claim to them will facilitate the transfer of the claim to CIGA once the liquidator provides information to CIGA and will better enable CIGA to handle your claim once the liquidator provides claim information to CIGA. You can report your claim by calling (866) 747-6931 or (800) 817-9744. Follow the prompts to speak with someone who will take your new claim report. New claim reports may also be reported online at [www.accessmyclaim.com](http://www.accessmyclaim.com).

### **Has my policy been cancelled?**

Pursuant to the March 13, 2018 Liquidation Order, all policies issued by Access Insurance Company that were in effect shall continue in force only until the earlier of:

- (a) The 30<sup>th</sup> day after the date of entry of the order;
- (b) The date of expiration of the policy coverage; or
- (c) The date the insured has replaced the policy or otherwise terminated the policy;

### **I paid premiums for coverage beyond the cancellation date and am due some return premium. Will CIGA refund those premiums?**

All of the policy records including what premiums were charged and what premium was actually paid are with the liquidator of the insurer and not the California Insurance Guarantee Association (CIGA). CIGA has no information on what premiums were charged to a policyholder and what payments were received by the insolvent insurer. While CIGA does pay "unearned premium" back to policyholders, it cannot do so until it receives information from the liquidator of the insolvent insurer. By statute, CIGA pays the amount the liquidator tells CIGA is due to a policyholder. So, until CIGA is given that information it is not capable of making any payment of "unearned premium".

**What should I do if my car is at a tow / police impound yard and is collecting storage charges?**

You have a duty to mitigate the damages and should arrange to have it moved to a storage free location. Many body shops / repair facilities can assist with this if the vehicle will be repaired at their facility.

**If I pay for the repairs of my vehicle, will CIGA reimburse me?**

To the extent a claim qualifies as a “covered claim”, CIGA can reimburse the vehicle owner for the reasonable cost of repairs if they do not exceed the actual cash value of the vehicle less the remaining salvage value. CIGA will require a detailed / itemized repair invoice, proof of payment and photographs of all damage.

**Will CIGA replace a bounced check that I originally received from Access Insurance Company?**

The hold on Access checks was withdrawn as of March 28, 2018. Checks that were refused payment or with Frozen/Blocked Account stamps are being honored and should be presented to your banking institution no later than May 11, 2018. In the event a check is not honored, the claim will be reopened and sent to CIGA.

CIGA is required to investigate each claim to determine whether it qualifies as a “covered claim” and to determine the amount of such “covered claim”. To the extent a “bounced check” qualifies as a “covered claim”, CIGA will issue payment.