

CLAIMS FREQUENTLY ASKED QUESTIONS

Q: How do I obtain a form to file a claim with the City?

A: You must obtain a claim form from the City either via telephone, in person or via the internet. You may call the main Law Department number (412) 255-2015, and request that the receptionist mail a form to you. You will be asked to provide your name, a mailing address and daytime telephone number. You will receive the form via the U.S. Postal Service in approximately 3-5 business days. If you have access to the internet and a printer, you may print a form out yourself by going to the following link: <http://pittsburghpa.gov/law/claims> to obtain a PDF copy of the form. If you wish to obtain a form in person, we are located in Room 313 of the City-County Building, 414 Grant Street, Pittsburgh, PA 15219. Our office hours are M-F 8:00 a.m. – 4:45 p.m. You will need to use the Grant Street elevators, as there is no public access to our offices from the Ross Street elevators in the City-County Building. <https://www.google.com/maps/place/414+Grant+St/@40.4381033,-79.9968357,17z/data=!3m1!4b1!4m2!3m1!1s0x8834f15a104f9949:0xc8c2b1d8dde925dc>

Q: I have received my claim form, what information do I need to provide with the form in support of my claim?

A: Please carefully review the entire claim form (2 pages), complete all relevant fields, as they pertain to your claim, provide your supporting documentation, sign/date the form and mail or fax back to the Claims Office. All claim forms must have all basic information completed. Name/s of claimant/s; mailing address; daytime telephone number; date and time of incident; location of incident; description of incident; and supporting damages and insurance information MUST be completed and provided in order to process every claim received.

Q: Why do I have to provide the declarations page of my insurance policy?

A: The City of Pittsburgh is a self-insured municipality of the Commonwealth of Pennsylvania. As such, we receive certain protections pursuant to Pennsylvania Law. One of those protections affords the City (as well as all government agencies of the Commonwealth of Pennsylvania) a limitation on damages as it relates to certain tort claims. (42 Pa. C.S.A. § 8553(d)). Basically, the City of Pittsburgh, receives a set-off for any applicable insurance coverage available for the type of loss claimed. In other words, if the City determines that it was responsible for the damages alleged by the Claimant and the Claimant possessed a policy of insurance that would otherwise provide them coverage for the loss that occurred, the City would receive a set-off in the amount of that coverage for that loss and would only be responsible for paying the portion not covered by the policy (e.g., the deductible amount). The remainder of the damages would be paid by the Claimant's insurance carrier through

their policy of insurance. The insurance set-off in no way relates to the liability determination, it is only a limitation on damages. If there is no coverage on the Claimant/s insurance policy, then there is no set-off afforded to the City, and the City would then be responsible for paying the full or reasonable damages claimed from the incident.

Q: What is the declarations page of my insurance policy?

A: It is the page (or pages) marked as "Policy Declarations". It will state the limits of liability and any deductibles that you carry on either your auto/s or property (homeowner's). Auto insurance will list each auto covered and deductibles carried for collision and comprehensive. (This is NOT your financial responsibility card or your vehicle registration card.) Homeowner's or other property insurances will list the limits of coverage and deductible amount, if applicable (e.g., all perils, property only, fire only, etc.). If you are unsure of where/how to find your policy declarations, you may contact your auto or homeowner's insurance carrier and have them provide us with the information.

Q: I do not have any policy of insurance on either the vehicle or property involved in my claim. How to I provide you with this information?

A: If you are making a claim for damage and there is absolutely no policy of insurance covering the auto, etc. you must provide us with a notarized affidavit stating that the property (auto, motorcycle, house, etc.) was not covered by any policy of insurance on the date of the incident claimed on the claim form.

Please note that this notarized affidavit is a legal document; and if it is determined that you knowingly have insurance coverage and failed to provide same to the City for the claim being filed in order to INJURE OR DEFRAUD ANY INSURER, including the CITY OF PITTSBURGH, BY FILING AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION YOU SHALL, UPON CONVICTION, BE SUBJECT TO A FINE OF UP TO \$15,000 AND IMPRISONMENT FOR UP TO SEVEN (7) YEARS.

Q: The cover letter states that my claim will take a minimum of 8-10 weeks for processing from the date it has been opened in the Claims Division database. Why does it take so long?

A: While we understand potential Claimants' frustration with the processing time, the City of Pittsburgh reviews and processes each claim in-house. We do not have an insurance carrier or a third party administrator to process our claims. As such, at any given time there are at a minimum 80-120 open claims being handled by a small number of personnel. Further, certain guidelines and protocols must be followed for the processing of each claim. Please be assured that each claim receives the same

amount of attention, regardless of the type of claim filed or the amount of damages alleged. We appreciate your patience during the processing period.

Q: Can I make repairs to my vehicle or property without the City's authorization, prior to receiving a final disposition on my claim.

A: Yes, if there is insurance coverage on the vehicle or property involved. (In all other cases, please contact the Claims Administrator for authorization, prior to final disposition of the claim.)

Q: My claim is for damage to my vehicle and I will require a rental vehicle while my vehicle is being repaired. Does the City pay for this?

A: Pursuant to the City's limitations on damages, provided by Pennsylvania Law, in matters involving property damages, the City is liable for paying the property damages only. Requests for reimbursement of rental vehicles are not property damages, they are collective damages and not required to be reimbursed to Claimants by the City. If you already carry rental coverage on your auto insurance policy, you will have to use that coverage. If you do not carry rental coverage on your auto, the City of Pittsburgh has developed an internal policy regarding reimbursement of rental vehicles. The internal policy affords Claimants who do not carry rental coverage via their auto policy reimbursement of a MAXIMUM of \$25.00/day toward rental charges, only for the days the vehicle is in the auto shop being worked on. **No exceptions.** You must state that you are making a claim for rental reimbursement on the claim form and have the auto repair shop list on the estimate the number of days required to repair the vehicle. Your auto policy declarations must be provided with your claims packet to show that your policy does not afford you coverage for rental vehicles in order to be deemed eligible for this waiver.

Q: My claim has been denied by the City. How do I appeal the denial?

A: Unless you have new or additional information that was not already provided with your original claim packet, in support of your claim, your right of appeal is to file suit with the County of Allegheny via the appropriate civil court designation (District Magistrate, Arbitration or Trial Division). The Allegheny County Department of Court Records can assist you with information on where and how to file. You may find relevant information at the following link: <http://www.alleghenycounty.us/civil/index.aspx>, or call them Monday thru Friday 8:30 am - 4:30 pm at (412) 350-4200.

Q: My claim has been approved and I received a Release to sign, date and return to receive my payment. Do I have to have my signature notarized?

A: No. Any person age 18 or older, other than yourself, may witness your signature. This includes spouses, significant others, parents, children, neighbors, etc.