

ACCIDENTS HAPPEN



**Let ACM recover your
downtime and diminution
of value**

**\$75,465 recovered in
loss of use/revenue on
\$2,896 in damage**



Call us for your no-risk claims assessment:
(407) 554-4000

THE DAMAGE RECOVERY EXPERTS

NOT AT FAULT CLAIMS

RECOVERY PROCESS FOR MUNICIPALITIES

Municipal Program Benefits for Not at Fault Accidents

- We can recover a proportional amount of your pool spare fleet cost or Loss of Use or in the case of an ambulance, the net Lost Revenue while that vehicle is out of service being repaired or replaced and the Diminution of Value when appropriate.
- If you have physical damage coverage you will not incur your deductible.
- If you have physical damage coverage you will have lower premiums because you will be reducing the number of claims reported under that policy.
- We recover your repair costs at no charge. We only discount the loss of use, lost revenue, and Diminution of Value.
- We can go back and reopen your old claims up to your statute of limitations and recover the loss of use, lost revenue, and Diminution of Value.
- These proceeds are legitimately owed tax payer dollars the insurance industry has been allowed to keep.
- These proceeds are a new revenue stream for your fire, general, or fleet replacement funds.

Frequently Asked Questions

How Can I Recover Loss of Use or Lost Revenue?

When your vehicle is damaged by an at fault driver, it is the use value that is compensable. It is equivalent to the person that has a weekend convertible. Even though he has an extra car, he is still entitled to a rental car. Same principle of law applies.

What if our Fleet Has Physical Damage Coverage?

The ACM program enhances your insurance coverage. You can still have your carrier handle the damages if you chose to while ACM handles the loss of use/lost revenue and diminution of value claim. ACM does not charge you to recover your repair costs and your carrier cannot recover the loss of use/lost revenue and diminution of value claim because they are not covered elements under a physical damage policy.

Which of My Fleet Vehicles Can ACM Help Us With?

Everything from the passenger vehicle used by the planning staff to the fire engine and street sweeper. The amount of loss of use/lost revenue and diminution of value may vary by the vehicle type, but the legitimate entitlement to make those claims remains intact until the statute of limitations runs out.

LOSS OF USE/REVENUE RECOVERY EXAMPLES

Vehicle Type	Physical Damage	Loss of Use/Revenue Recovered
Fire Truck	\$23,567	\$76,433
Ambulance	\$12,199	\$118,598
Police SUV	\$13,114	\$32,357
City Bus	\$5,949	\$18,500
Mobile Medical Unit	\$8,663	\$50,229
Street Sweeper	\$8,828	\$17,264
Sanitation Truck	\$19,405	\$18,601
Police Car	\$9,936	\$2,310
Ambulance	\$8,269	\$65,792
Fire Truck	\$3,127	\$10,273
Street Sweeper	\$4,473	\$5,527
Mobile Medical Unit	\$13,731	\$34,785
Fire Chief's Unit	\$4,101	\$2,520
Ambulance	\$4,869	\$22,963
Bucket Utility Truck	\$1,900	\$6,500
Wheelchair Bus	\$2,532	\$15,362
Ambulance	\$8,663	\$30,138

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