

1/3/2017

USAA Auto Insurance
Auto Claims Dept.

Policy # 00999 84 54C 7103 4 / Roadside Assistance Issue

Car:

1998 Audi A4 (4-door)
VIN # WAUED68D5WA001245

Outgoing Calls to USAA on 12/27/16

1:52 PM 17 minutes
2:18 PM 4 minutes
3:26 PM 11 minutes
4:01 PM 8 Minutes
4:47 PM 11 minutes

Outgoing Call to 911

4:27PM 5 Minutes

I am very disappointed in the level of service I have received regarding a recent incident with my car on Tuesday, December 27, 2016. I have Roadside Assistance on my current policy as noted above.

While driving to Prescott Valley, AZ from San Francisco, CA, I hit a pothole in the middle of the road and consequently I immediately pulled off the road. The tire was completely shot and because of my close proximity to the road with a constant stream of tractor trailers going by, I had to wait outside my vehicle as I was afraid I might get hit.

When I contacted USAA and their designated service provider I made it abundantly clear that I was in peril and I gave them very specific information about my location. My iPhone's GPS was telling me that I was approximately 25 miles west of Barstow and 12 miles west of Hinkley, CA on Hwy 58 East. Further, I told them that I had just crossed a set of train tracks 2- 3 miles before I hit the pothole, so that I was between Kramer, CA and Hinkley, CA. As listed above, I continued to contact USAA to provide them with more information about my whereabouts.

In the meantime, it's getting dark and cold, and I'm not able to seek shelter as my car is too close to the roadway for me to feel safe.

I then contacted the Police and let them know what was going on and they advised me to stay in close proximity to the car and wait to be rescued; and that they would send out a patrol car to make sure I was OK.

I received several return phone calls from USAA advising me that several tow trucking companies had taken the call but for whatever reason, had decided to cancel each time (3 times). I then heard from USAA again, that they had to receive additional approval since I was in a location that was considered out of jurisdiction (??) since I was in the county and not in a town (?). I began to feel desperate as if I was never going to be rescued. I tried numerous times to loosen the lug nuts on my car and had absolutely no luck whatsoever.

USAA continued calling me back advising me that they were sending another tow truck and they never showed up.

Finally, a Good Samaritan who also hit the same pothole, came along and put my donut sized tire on for me (front right). I contacted Frankie's West Coast Tires in Barstow, to let them know I needed a replacement tire and that I would be arriving in 15 minutes. The Highway Patrol then called me to make sure I was OK and just as I hung up with them, my car started to pull to the right and started wobbling. I got out and saw that the entire donut tire had shredded and was hanging off the axle. I contacted Frankie's West Coast Tires and informed them where I was and that I needed to be towed in. He then informed me that I was in a very dangerous section of Hwy 58 since the road narrows in the particular area where I had pulled off and that I was in danger of being hit by a tractor trailer.

Luckily the tow truck showed up and I was able to get my tire and a spare replaced as I was traveling another 400 miles. Needless to say, I never heard back from USAA.

I have been a loyal customer of 26 years with USAA and it just pains me to think that I have been so taken advantage. All these years I have continued to show my loyalty to your company, continue to pay my premiums on time, and this is how I get treated? I'm at a loss for words as to the level of disdain I feel towards USAA and how grossly incompetent they are.

I am submitting both my Towing Invoice of \$99 along with the invoice to replace the 2 tires in the amount of \$262. At the very least, I would expect that USAA would reimburse me for the Towing Fee and the cost of one of the tires, since I wouldn't have damaged both, had one of your tow trucks bothered to show up!

Please know that, should this claim not be resolved to my satisfaction, I do intend on taking this up with California's insurance commissioner without hesitation.

Please read this letter carefully and know that I have provided all the information needed, so please don't waste my time in stall tactics and courtesy calls. I just want to know when and how you intend to resolve this claim.

Siobhan Bamford

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