



4 COSTLY MISCONCEPTIONS ABOUT COLLISION REPAIR

Misconception #1: The Insurance Company is responsible for selecting the shop to repair your vehicle.

Insurance agents and adjusters have no authority in telling you where to have your vehicle repaired. It is YOUR investment and YOUR responsibility to select a competent collision repair facility to properly restore your vehicle to its pre-loss condition.

Misconception #2: The insurance representation said the shop you selected isn't on their "approved" or "preferred" list and you should choose a shop from their list.

In an effort to influence your decision process, some insurance companies use this "preferred shop" technique. By doing so, many uninformed consumers end up at repair shops who have agreed to repair the vehicle using procedures and imitation parts dictated by the referring insurance company.

You are NOT required to visit these shops. Doing so could put you at a disadvantage in settling your claim and receiving a high quality repair to your vehicle.

Misconception #3: You must obtain multiple estimates.

There is no law requiring you to get more than one estimate. With multiple estimates in hand, the insurance company will likely pay for the repair based on the lowest estimate.

The problem? The lowest estimate is often the most incomplete estimate. Here is an example:

Shop A writes an estimate including a number of operations necessary to properly repair your vehicle. These operations could include a wheel alignment check, corrosion protection (rust proofing), aiming of the headlamps, paint blend operations, etc.

Shop B prepares an estimate and overlooks the operations mentioned above from their repair estimate. The insurance company pays for the repair based on Shop B's estimate. The vehicle owner mistakenly assumes they have done so because Shop B is "cheaper" than Shop A. Because of the omitted operations, the vehicle is returned to the owner with mismatched paint, could exhibit premature tire wear, or begin to rust.

Who loses? The vehicle owner.

Misconception #4: All repair shops are basically the same.

NOT TRUE. There are substantial differences among repair shops. Some have made considerably large investments in equipment and training. Many have not. Always do your homework when selecting a repair facility. Ask friends for recommendations.

Some vehicle owners assume the dealer must do the repair to maintain their vehicle manufacturer's warranty. This is also untrue. The manufacturer warrants on the parts used in the repair process. This warranty is in effect with independent repairers as well. Furthermore, independent repair shops specialize in collision repair only, where dealers must also focus attention on selling new and used cars, servicing trade-ins, operating parts departments, etc. Independent facilities use the same, manufacturer-warranted parts as the dealer. If you have any questions about the parts warranty, just ask.