

# FACTS YOU SHOULD KNOW

- ✓ **We want you to be completely satisfied and your car to be repaired correctly.**
- ✓ **We will help you deal with your insurance co.**
- ✓ **We will not work for the insurance co. YOU ARE THE CUSTOMER.**
- ✓ **We will help you obtain the best repair possible.**
- ✓ **You have rights.** Review your policy and understand your rights.
- ✓ **You are not required by law to get more than one estimate.**
- ✓ **You may have the shop of your choice make the repairs.** You are not required to use a shop selected by an insurance adjuster or any shop recommended by any insurance co. These shops are called DRP shops. Or shops who participate in a direct repair program. The insurance co.'s direct or steer work to them in exchange for certain discounts which are at the customer's expense. **At these shops the insurance co. is the customer, not you...** *We know and speak from experience, we have been a DRP for every major co.*
- ✓ **Keep in mind insurance co.'s sell insurance, they do not repair cars.**
- ✓ **Auto mechanics are the repair experts, not insurance co.'s.** When pressed every insurance co. will admit to this in court and in front of a judge.
- ✓ **All repair responsibility lays on the mechanic.**
- ✓ **Insurance co.'s do not provide the guarantees on repairs, repair businesses do.** Do not be fooled when they say they will not guarantee the repair if you do not take your car to their DRP shop. An insurance co.'s can not guarantee the repair, And, they never will be able to guarantee a repair.
- ✓ **Only you, the owner can select a repair facility and authorize repairs on your vehicle.**
- ✓ **There are many laws that govern the repair of automobiles including the fair and proper treatment of consumers.** Insurance co.'s and DRP's try to side step these laws or blatantly disregard their existence.
- ✓ **Repair estimates will vary. Some estimates may use inferior parts, imitation or even junk yard parts.** Your insurance co. may even say you must accept these parts when in reality you may not be required to do so.
- ✓ **A lower estimate may not include all the things needed to properly repair your car.**
- ✓ **Many estimates are often unfairly written low by insurance co.'s and DRP shops because they have been instructed to do so by the insurance co.** Many people only take the money and never have the car repaired. This is called cashing out. Insurance co.'s are betting you will just take what they offer and go away.
- ✓ **An estimate whether written by the insurance co. or the repair shop is really only a starting point for the repair. Any differences between the original estimate and final bill are itemized on a supplement. Insurance co.'s expect supplements when you have your car repaired.**
- ✓ **Many insurance co. appraisers and adjusters have absolutely no experience.** Either in their own profession or in the field of automotive repair.
- ✓ **An insurance adjuster's job is to see that the contract or policy is followed and complied with.** They are to protect the insurance co. against fraud. They work for the insurance co. and are expected to be fair and honest to both parties you and the company. They are to make the adjustment for the insurance co., it is a fancy word for settlement or payment.
- ✓ **An insurance appraiser is not required to have a license** and are not allowed to make insurance settlements by law. **An insurance appraiser is basically only there to take photos and make notes for the adjuster's file.** Be sure you always point out all the damage you are aware of. If you don't it may not be considered or worse yet considered prior unrelated damage.
- ✓ **Adjusters are required to be licensed.** In order for an adjuster to make any determination or judgments beyond your truthful proof of loss, he must by law inspect the vehicle with his own eyes. **An adjuster must also provide a statement in writing why a claim or portion of a claim is being denied.**
- ✓ **The only reason an insurance co. needs to inspect the damage is to verify coverage or liability issues.** They write estimates in an attempt to place a value on the loss in terms of money and to attempt to control their loss severity. And to make you believe that is all a repair should cost. Sometimes they even say they have an agreed price with a shop who has never even seen the car.
- ✓ **Keep in mind repairers do not have the right to negotiate a settlement for you.** Never trust a DRP shop to do the right thing for you. **Remember a DRP shop works for the insurance co. first, not you.** A DRP takes on the role of appraiser and often times the unofficial and illegal role of adjuster.
- ✓ **The insurance co. adjusters and appraisers are professional negotiators. They know every trick in the book. Many insurance representatives are trained and get paid to use these tricks against you.**
- ✓ **REMEMBER THIS, insurance co.'s do not repair cars, they pay for your losses in money.**
- ✓ **There are many other points and topics to discuss. Our shop stands ready to assist you in any of these matters.**
- ✓ **We will work closely with you to minimize your inconvenience and maximize your satisfaction.**
- ✓ **It's your car, make sure it is repaired to your satisfaction.**

## WE WANT TO REPAIR YOUR CAR