

## **THIRTY THINGS YOU SHOULD KNOW ABOUT YOUR COLLISION DAMAGED VEHICLE AND ITS CARE!**

**Please read carefully as your life may depend on it!**

### **ALL BODY SHOPS ARE NOT THE SAME!**

- 1) Ask how much experience the technicians have who will be working on your car. Do they have any certifications or factory training?
- 2) Price is everyone's concern but if you base your decision on **price only** you may be getting low quality parts and repairs. Insurance companies generally write estimates at 40-50% of the true cost to restore your car to its former condition. They do this in an effort to save money and hope you either don't get it fixed or find someone to do a cheapo patch job.
- 3) The law in North Carolina statute # 58-3-180 clearly states that it's your car, your choice. You do not need three estimates; you only need one estimate from the shop of your choice. When the payer of your claim's main goal is to save money, don't let it be at your expense!
- 4) The difference in value of your car before the accident and after its repaired is called diminished value. If you trade in your car (you are required by law to tell them it has been wrecked and it has been repaired) they will deduct this loss in value from your trade in. This also applies if you sell it outright. You should be able to recover this loss either from your insurance company or the at fault party. You can at least right the loss in value and fee off of your taxes.
- 5) You may be entitled to a rental or loss of use while your car is being repaired. Let us know if you need assistance in this area. Some Insurance companies will deny paying rental for a variety of reasons. Technically they owe from the date of loss.
- 6) The vehicle should be, disassembled, and inspected thoroughly to make sure none of your cars' built in safety features are damaged. On cars with chassis damage a more thorough Damage Analysis should be done. General Motors recommends a five zone inspection from bumper to bumper. Chassis and body damage, mechanical components, interior area, cargo area and safety restraint systems should all be thoroughly inspected.

How can someone who may never have worked on a car, with three weeks training, accurately diagnose your vehicle for damage with no tools?

- 7) Make sure you get a written estimate for repairs and a final bill with a complete description of what repairs were done to your vehicle. Also get a written warranty and an explanation of how to file a claim under your warranty if there is a problem. Some shops do not provide these documents and in North Carolina it is the law!
  
- 8) Ask the estimator what parts are being used on your car, and what are the warranties and guarantees as far as fit finish and quality. Any part that is not from the manufacturer of your vehicle is going to void your factory warranty and will not be as good as the original factory equipment. This includes junk yard parts commonly called LKQ on Insurance Estimates. These parts were removed from a vehicle that was destroyed bad enough to take it off of the road. In some cases these parts are O.K. but to be Like Kind and Quality “as insurers claim” they need to be in the same or better condition than what you had. The possibility exists to get an aftermarket part or a part with 200,000 miles on it from a salvaged vehicle. Is this what you would want on your newer car? If you have any factory warranty left on your vehicle these parts will void that warranty.
  
- 9) Rebuilt or remanufactured are parts that have already been damaged once and repaired. The question is, was it in worse shape than your part before they “fixed it”? We prefer to use original parts from your vehicles parts suppliers.
  
- 10) We have no secret deals with any Insurance companies as we feel it is a direct conflict of interest to repair your car to the best of our ability with any restrictions set by the payer of the claim. If their number one goal is to save money for corporate reasons, this will not benefit you or your vehicle. Your car is likely to be the second largest investment you make in your life. Your car is not cheap! Should your repairs be done the cheapest way possible, with out all the necessary procedures, and by inexperienced, untrained technicians?
  
- 11) ***Remember it is your car, your choice!  
Don't fall for any insurance company “steering” to a cheapo repair shop they have a sweet deal with.***
  
- 12) ***They may say” they take too long or they charge too much or they are not on our list or they are too expensive” These are all lies customers have been told.***
  
- 13) ***Ask for references and customer referrals.***

- 14) *If these referral contracts (commonly called DRP agreements) benefit you, then you should be allowed to read one.*
- 15) *Trust me they do have them in writing. That's why they convince you to use that repair shop! It's all about the money!*
- 16) *You think about it; why would they try so hard to get you to go there?*
- 17) *Shops on these programs receive a steady flow of referrals from the Insurance companies in exchange for the concessions made at your vehicles expense.*
- 18) Before you pay for your repair bill make sure you look it over well for obvious flaws, wide gaps at the seams, mismatch paint, debris's in the paint and marks on the chassis from having it repaired.
- 19) Check the panels that were worked on for misalignment. Does it open and close easily and quietly?
- 20) Are all the bolts in place and tight? If they changed a part, does it look like the bolts have been turned or had a wrench put on them? Are there any empty holes where bolts should be, but are missing?
- 21) Ask the shop manager to go over every line on the repair bill and show you what was done.
- 22) Ask to see the damaged parts that were taken off of your vehicle.  
In North Carolina they are required to retain them for 72 hours after you pick up your vehicle. Make sure every part on your bill is identified to you!
- 23) Fraud is committed when you are charged for a part and it is not installed!
- 24) Shoddy repairs are committed on over half of the vehicles currently repaired at auto body shops in the US.
- 25) Make sure you test drive your car and listen for wind noises, squeaks, rattles and make sure it goes straight down the road and does not wander or pull to one side or the other.
- 26) If you get no satisfaction from the shop or they say "It's the best we can do"  
Contact your Insurance company representative and complain. Find out how the Insurance guarantee relates to your satisfaction.

- 27) Complain to your states Department of Insurance, Department of Justice, Better Business Bureau, and local news help channel.
- 28) If you still are unsatisfied with the result, seek legal professional help from a PRI inspector and or an attorney.
- 29) Here are some useful links to legal professionals and for consumer help websites. [www.ican2000.com](http://www.ican2000.com) or [www.collisionconsulting.com](http://www.collisionconsulting.com)
- 30) Remember your vehicle's safety should be your number one concern. Your life and loved ones lives may depend on it!