

QUESTIONS TO ASK TO RECEIVE A QUALITY AND SAFE VEHICLE REPAIR OF YOUR CHOICE

Questions you need to ask the insurance company:

- Do I have the right to take my vehicle to be repaired at the body shop of my choice?
- If I have my vehicle repaired at your preferred shop, will you pass on any savings to me and accept full liability over the shop, since you're electing to repair? If the answer is no... (ask what your benefits are)
- Will all new original equipment parts be used in my repair and will either you or your adjuster notify me if imitation collision repair parts are specified in your estimate?
(Most states require that the body shop and the insurer disclose the parts proposed from the repair that are not original equipment manufacturer (OEM) parts. Some states even require your written consent before new imitation/knock off parts can be used.)
- *(If you lease your vehicle)* - What do I need to know about using original equipment parts in the repair of my vehicle so that I don't violate my lease agreement?
- What rental coverage amount *(other than the minimum amount)*, should I consider if I need to rent a vehicle of similar size and style to the one I have now?
- Will I need to buy the extra (daily) insurance coverage from the rental car co. to insure the rental?
(The answer should be no)

Questions you need to ask your body shop:

- Can I get more than one estimate so I can decide how I want my vehicle repaired?
 1. To the best of your ability using new original manufacturer parts and high quality materials only.
 2. Safely repaired but some used or non-OEM parts and lower quality materials may be used.
 3. The cheapest, safe repair possible. (This option is for cosmetic repairs ONLY). ****** NOTE: THE INSURER AND ITS PREFERRED SHOP MAY ONLY GIVE YOU THIS OPTION**
- Will you inform me of which parts are being repaired and which parts are being replaced?
- If I decide to use non-original or imitation parts, will I receive a notice identifying the use of non-original parts in a disclosure statement? What will I have to do in case of a warrantee issue?
- Will you also require my written signature to use these imitation parts in the following states? AK, HI, IN, OH, RI, TN, WV, WY
- Will I receive a warranty from your shop and will it be in writing?

Questions you need to ask yourself:

- Since my vehicle is one of my most valuable investments, shouldn't I be able to decide where and how it's being repaired?
- If I lease my vehicle - does my lease agreement require the use of either new or used original equipment parts in case of an accident? *(Some lease agreements require the use of new OEM parts only)*
- For what reason would an insurance company direct me to a shop on their list?
(Repair Shops should take their direction from the contractual agreement they have with their customers but are often placed in the position of having to compromise their customer's trust by agreeing to programs and cost-cutting methods set by the insurers in order to receive referrals from them)