

Your Vehicle, Your Choice

DO NOT BE HARMED BY DECEPTIVE REFERRALS (STEERING)

Know your rights; don't believe everything your insurance provider tells you.

The job of the insurance company is to pay the bill; **they are paying with your money.**
All of the decisions are yours. It is your right!

These are some of the word tracks that have been used to deceive consumers:

- You will have to pay more if you go to that shop. *Insurers make this statement to intimidate you. The insurance has to pay to have all accident related repairs completed.*
- We won't warranty the repair if you go to that shop. *Insurance companies do not repair vehicles therefore they cannot warranty the repairs; warranties are given by the shop.*
- We can't give you a rental if you go to that shop. *If you have rental coverage on your policy take advantage of it, it is your choice. If you are claiming against some one else's insurance they have to put you in a rental, it is the law.*
- They won't agree with our appraiser. *They do not repair vehicles and the shop is under no obligation to use their appraisal for repairs. Their appraisal is simply an indication of how much monies they need to set in reserve to pay the claim.*
- We cannot work with that shop, they just won't cooperate. *This means that you are going to a shop that puts **you** the customer first. The shop has no legal obligation to work with the insurance company. The choices are yours.*
- They are not on our preferred list. *Preferred shops of insurance companies are simply the shops that have signed an agreement with their company and agreed to give them discounts. Preferred has absolutely nothing to do with quality. The insurance company is not qualified to judge on repair quality, they do not repair vehicles.*
- If you go to a shop not on our list your repairs will be delayed waiting for our adjuster to inspect the vehicle. *By law the policy holder is required to give the insurance company reasonable time to view the damage. In most states 24 hours is reasonable time. A shop has no requirements to wait on the insurance company. Repairs may begin when the shop is ready and the owner has authorized repairs.*