

Material Cap Letter

Date _____ Time (if faxed) _____ am/pm

_____ Insurance

Attn: Customer Service

In your repair appraisal of my vehicle, a _____ (year) _____ (model) with a VIN# of _____, you limited paint/paint materials payment and/or related costs, such as refined labor, to \$_____, or \$_____ less than the shops estimating system calls for of \$_____.

Your policy with me promises to restore my vehicle to pre-loss condition at no more cost other than the deductible my policy specifies. If I have to pay more than you allow for paint/material and other costs, I will have to pay my deductible of \$_____ plus \$_____ before my car will be returned to me. Please tell me exactly where my policy says you may limit payments for paint/material and other costs. If you can't, please authorize the full costs, \$_____, for all expenses.

If you don't authorize full payment and you can't show me where my policy says you may restrict payment, I shall report this incident to Michigan's Department of Insurance, stating that _____ Insurance Company isn't honoring its promise to restore my vehicle to preloss condition at no cost other than the deductible as called for in the policy.

I look forward to your prompt response; I'd like my vehicle repaired as quickly as possible.

Sincerely,

Cc: Insurance Commissioner