

Know Your Rights

The right to choose where you get your collision damaged vehicle repaired is completely in the control of YOU the vehicle owner.

Inside this brochure, we have tried to clarify what the law is, tactics you might experience from your insurance company, and how you can assure you are allowed your full right to choose.

Freedom of Choice

Freedom in the United States of America was bought at a huge price. Don't allow anyone to "Steer" you away from your freedom to choose where you have your vehicle repaired.

Remember, you also have the Right to choose what insurance company insures your vehicles. Not all insurer's are the same. The state of Michigan offers a great resource for consumers on how to "shop" for insurance. Check with your collision repair shop about this resource. Just because an insurer spends millions of their customers premium dollars on television advertising, does not mean they will take good care of you during your claims needs. And that does not translate to lower premiums either. Shop smartly and every year!

Information for you Compliments of:



In Michigan, YOU have the right to choose who fixes your collision damaged vehicle.



**It's the
LAW**

Information for you Compliments of:

The Law

Act 190 of 2004—This Act of Law is designed to protect a consumers right to choose where they get their vehicle repaired. It says:

An automobile insurance policy and an automobile insurer and its employees, agents, and adjusters shall not unreasonably restrict an insured from using a particular person, place, shop, or entity for the providing of any automobile repair or automobile glass repair or replacement service or product covered by the policy.

In the "**Repair Facility Manual**", which is the State of Michigan manual all repair facilities must adhere to, it says:

Section 4-2

Defining the customer in insurance paid transactions

4-2.1 Definition. In any repair transaction, the "customer" is the owner of the vehicle... brought in for service or repair. In a damaged vehicle transaction, the customer is *not* the insurance company... unless the customer has given the insurance company a written, signed authorization to act as his or her agent in the transaction.

4-2.2 Authorization. Approval for repairs may be given only by the owner of the vehicle...when repairs are requested.

Consumers Guide to Collision Repair—This brochure produced by the Bureau of Regulatory Services of the State of Michigan offers guidance for consumers to reinforce your rights. It says:

Your Right to Choose

You have the right to choose where your vehicle will be repaired.

The Right to choose is clearly yours. However, insurer's will often use deceptive practices to "steer" you away from some shops, and towards shops they have agreements with or shops they have on a list.

What Insurer's May Say to Steer You Away

"We can not guarantee their work." This makes it sound as if the shop you want to go to does shoddy work. In most cases, insurer's do not guarantee any shops work, the shop does. Ask your shop for a copy of their repair warranty.

"You may have to pay the difference for what your shop charges from what our shop will do the work for." In collision damaged vehicle repairs, there is often additional damage found creating a "supplement claim" from any original estimate. For claims covered under your particular policy, your insurer is obligated to pay to return your car to "Pre-Accident" condition. Estimates may vary from shop to shop, and the final bill is often different than the original estimate. This is simply a scare tactic, let your shop take care of the insurance billing for you.

"Repairs may be delayed if you don't use a shop from our list." Insurer's may intentionally delay your vehicle repair in order to make their point. It is NOT the fault of the shop, but rather a deceptive tactic used by some insurer's to steer you to a shop of their choice. Other deceptive statements you may hear include:

"That shop is not on our List."

"Your Shop is not one of our Preferred Providers"

Insurance Companies are not in the business of repairing collision damaged vehicles. Many of the insurance company employee's that attempt to direct you to a particular shop and/or decide on the proper/best ways to repair your vehicle have never actually done repair work. What qualifies them to make those decisions? Nothing! It is YOUR Legal Right to Choose. Choose a Repair Shop you Trust!

What you should do to ensure a good repair?

Pick a shop that:

- Has been in business for at least 5 years
- Is Properly Licensed/Certified
- Has a good reputation with previous customers
- Guarantee's their work in writing
- Is Properly equipped
- Has Trained/Certified Technicians
- Clearly has YOUR interests in mind

Doing your research on a shop before you need one is a good idea. Going to a shop your insurer recommends is not necessarily a bad idea, however, consumers should be aware that an insurer agreement with a shop may influence a shops decision on certain elements of the repair, and in most cases shops on an insurer Direct Repair Program (DRP), shops give that insurer concessions on labor rates, paint & material rates, parts discounts, and other services in order to be on the program, and have insurer's "Steer" work to their shops. You should go to a shop where you or a friend or family member has been and trust them to repair the vehicle properly. It is YOUR right to choose, don't give up your rights. Choose a Repair Shop You Trust!

Information for you Compliments of:

"We Work for You!"