

Towing Letter

Date _____ Time (if faxed) _____ am/pm

_____ Insurance Co.

Attn: Customer Service Dept.

In your repair appraisal of my vehicle, a _____(year) _____(model) with a VIN# of _____, you limited the payment of towing to \$ _____ while actual costs were invoiced at/are estimated at \$ _____ which is \$ _____ more than you allow.

Your policy with me promises to restore my car to preloss condition at no more cost other than the deductible my policy specifies. If I have to pay more than you allow for towing 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 towing and other costs. If you can't, please authorize the full costs of, \$ _____, for all expenses.

You have indicated that it would cost \$ _____ more to have my vehicle towed to the shop of my choice. You have also indicated that "your shop" is closer, and/or that you guarantee their work. I would prefer to use my shop as they too guarantee their work, they are closer to where I live, and they have earned my business. Please supply me with your written guarantee of the repairs should I agree to using this shop for repairs. Also, I will require a letter that states if "your shop" does not satisfactorily repair my vehicle, that you will agree to pay my shop to re-repair the vehicle satisfactorily.

If you don't authorize full pay 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