

## Frequently Asked Questions

**Q:** Do I have to take my vehicle to an insurance company drive-in claims facility for an estimate?

**A:** Some insurance companies may want you to visit their drive-in claims centers before having your car repaired. You can do this or you may leave your car at the shop of your choice and have the insurance company inspect the car there. If you have already gone to a drive-in claims facility, make sure you take a copy of the insurance adjuster's estimate with you when choosing a facility to repair your vehicle.

**Q:** Who is responsible for the guarantee of workmanship and safety of my automobile repairs – the insurance company or the repair shop?

**A:** The repair shop and in limited circumstances your insurance company... Your insurance company is not accepting the liability for the quality and safety of your vehicle's repair. Therefore, you and you alone must control the fate of your vehicle's repair by choosing a proper facility that is adequately trained and equipped to restore your vehicle to its pre-accident condition. You have the legal right and authority to do so.

**Q:** Who is responsible for payment to the repair shop – the insurance company or me?

**A:** You are... Your insurance policy states that your insurance company will pay for the damages to your vehicle, less the deductible amount. You may instruct your insurance company to pay directly to the repair shop of your choice, however, full payment must be arranged prior to your vehicle being picked up.

**Q:** Safety, Quality, and Cost of repairs:

**A:** If your vehicle is damaged through someone else's fault, that other person's insurance company generally cannot be held directly responsible for the quality or safety of repairs done on your car.

The standard measure of damages is the "reasonable" cost of necessary repairs. Therefore, select a repair facility that understands its obligations to you – its customer – and exercise caution when someone tells you that the repairs can be performed "cheaper" somewhere else. Keep in mind, as the owner, you have the right to choose the repair methods best suited to restore your vehicle.