

YOUR RIGHT TO KNOW

AS A CONSUMER YOUR RIGHTS ARE PROTECTED BY NEW YORK STATE INSURANCE LAW.

You have the right to have your automobile repaired at the registered shop of your choice.

YOUR INSURANCE COMPANY CANNOT DIRECT YOU OTHERWISE!

Remember don't let your insurance company coerce or intimidate you because you pay them for service and satisfaction. Also keep in mind that the repairs are being done by the repair shop, for the owner, not by the insurance company. They only pay for the repairs. Of course they would like you to go to the shops that give them a discount for directing you there. Think about it, do you want your valuable vehicle repaired at a discount or would you rather have your repairs done at a repair shop that is being paid a fair price to do quality work, that they can be proud to put their name on?

THE LAW PROVIDES THE FOLLOWING:

You are not required to have your automobile repaired or appraised at a shop recommended by your insurance company.

You are not required to get one or more estimates.

You are not required to take your car to an insurance company's drive -in claim service.

You Have the legal Right to have your Vehicle repaired at the Registered repair shop of Your Choice!

Your insurance company has 6 business days after proper notification to inspect your vehicle. If additional damage is found after work has started the insurance company has two business days to reinspect, after proper notification.

You may appoint your repair shop to act as your "Designated Representative," to protect your interest and negotiate a fair claim settlement with your insurance company.

The New York State Insurance Department licenses all insurance company personal including damage appraisers, supervisors, agents and brokers.

The insurance company may not issue a check or draft in payment of a claim, implying acceptance of such as final or binding. All damage related to a claim must be paid for.

If damages to your vehicle are over \$1,000.00 you must fill out a D.M.V. form 104.

If your vehicle is a total loss, {cost of repairs exceed the actual cash value of the vehicle}, payment is calculated by averaging Red Book and NADA values or the use of computerized data base, plus NYS sales tax. You are entitled to an evaluation worksheet and you have a 30 day Right Of Recourse to question the insurance company's settlement offer. Remember that any recent major repairs will be considered when determining vehicle value.

If you have a question or complaint you may direct it to:

New York State Dept of Insurance: 25 Beaver St, New York, NY 10004

New York State Dept Of Insurance: Consumer Services: 212-480-6400

Go to this web sight for insurance info & ratings: www.ins.state.ny.us

Protect Your Investment

Not All Repair Shops Are The Same

Look for a clean, well organized shop. Look for a shop with the proper equipment, a frame repair bench, a paint spray booth with a force cure system, paint mixing system for color matching, and the proper welders for high strength steel. Look for a shop with trained employees. Differences in repair estimates are common. A good estimator will explain his methods of repair. A reputable repair shop will have numerous references available. A written warranty should be provided.