



The Need To Know Insurance Claim Information

What can I expect when I file an auto claim?

- Depending on your specific insurance carrier, you may be prompted to call your claim into a claims center or your local agent may take care of filing the claim for you.
- You may be told to get more than one estimate for repairs. Let it be known, this is not mandatory; if you already know where you want your vehicle repaired, you can get just one estimate from that repair facility.
- Upon filing this claim, you may be encouraged or even seemingly directed to use what is known as a Direct or Preferred Repair Shop. Ultimately YOU have the final say so in who makes repairs to your vehicle.

What is a Direct Repair Shop?

- A Direct Repair Shop (DRP) or Preferred Repair Shop is a repair facility who accepts insurance companies cheaper rates, uses the parts insurance companies want which are often not OEM, and works for the insurance company.
- Insurance companies save money by using these repair shops because of these cheaper rates. Often times, the need for one of their adjusters to write an estimate is eliminated; their goal in directing you to these shops is to make it easier and cheaper for them.
- Often times, you are “baited” or “steered” to use these repair shops with the promise of a free detail to your vehicle or a restrictions of warranty on the work performed if you choose not to use their suggested repair shop. Take note of the detail they are promising: it is something we do before returning your vehicle to you. Also let it be known that we stand behind and warranty all work completed for as long as your own your vehicle.

What does all this mean for me and I should I use this information?

- We are not a direct repair shop for any insurance providers because we do not want to work for insurance companies; instead, we want to work for YOU, our customers.
- Know it is your legal right to choose your repair provider.
- Be firm in your decision of who you wish to make repairs on your vehicle regardless of how persuasive or insistent your claims representative may be.
- If you have further questions or want assistance throughout the claim process, do not hesitate to ask for help. Again, we work with you and for you.

Why is the check I received from insurance a different amount than the estimate you've given me?

-It is not uncommon to receive a check from insurance which is different than the estimate you receive at a repair facility. This could be due to a number of issues:

*Insurance has likely figured aftermarket or used parts rather than OEM.

*If a virtual estimate or desk review has been written by the insurance company, it is likely the damage appears to be less than it actually is. The amount of the insurance check is written only to cover the obvious damage.

*Tax rates, labor rates, paint and materials are calculated differently for different areas; it is possible that the rates used on your estimate are not for our area.

-Many people take the insurance check, cash it, and either only fix some of the damage to their vehicle or don't fix their vehicle at all. By giving you a check that is less than the amount needed to cover all costs, the insurance company is saving money.

Do I have to pay more than my deductible if the amount of the check I receive from insurance is different than my total bill when repairs are complete?

-No! All you will be responsible for upon completion of repairs will be the amount of your deductible. Even if the initial check from insurance leaves a margin of thousands of dollars, your deductible is all you will owe.

-Upon teardown of your vehicle, it is possible hidden damage will be revealed. We will take photos and send a supplement request to insurance for any and all accident related additional damages.

-The additional damage, parts, and repairs complete which were not accounted for in the initial payment made by insurance will be covered by this supplement. The insurance company will pay the repair shop directly, so you don't have anything to worry about.

How long will it take to complete repairs now that I've made a claim?

-Unfortunately there is no "one size fits all" answer for this question.

-The initial claim being filed to receiving an approved estimate to base repairs on typically takes 2 days. Supplement requests regularly get reviewed and approved in 2 to 3 days as well, but sometimes it does take longer.

-Depending on the type of damage to your vehicle and whether or not there is a need for a supplement to be submitted for additional damage and/or parts, you can expect your vehicle to be in the shop for anywhere from just a couple of days to even a couple weeks.

-We will never rush a job and compromise our quality just to get a vehicle back on the road more quickly. Every job we complete is a job we take pride in.

Don't let the claims process overwhelm you. Stop by, give us a call (573-883-2282), or shoot us an email at kyla.cabralcollision@gmail.com if you have questions, need assistance, or anything else. We are here to help.