

# Common Pitfalls To Watch Out For

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**Based on our experience, we have identified some common pitfalls many consumers face when having their vehicle repaired. More pitfalls will be added on a regular basis.**

## Number One

Most people have little or no idea what their insurance policy really says. They think they have "full coverage" and "their insurance company will take care of everything". They come to us to have their vehicle repaired and are shocked to find out they don't have rental car coverage. Then, after checking further, they discover the policy gives their insurance company permission to use NON-FACTORY parts. You'll want to avoid this pitfall.

We encourage you to get that policy out and read it until you know what you pay for every time you make your payment. Call your agent and have him or her review it with you. Feel free to contact us with your questions. There's a real good chance we've seen your insurance company in action. There are many solid insurance companies and agents out there with excellent products. Make sure you really have the "full coverage" you think you have.

## Number Two

Most people are not prepared to make decisions they're forced to make when their vehicle is damaged. We have people call us and say: "I just wrecked my car. What do I have to do to get it fixed"? If you have avoided pitfall number one, some of these decisions will be easy to make. Other decisions can be thought through in advance. Sit down with your spouse, a close friend, your agent, etc., and ask: "If I was involved in a collision, what would be some of the decisions I might need to make, and how would I make them?"

Please feel free to contact one of our claims centers or e-mail us with any questions you have so you will be better prepared. We'll be glad to answer them and help you avoid this pitfall.

## Number Three

You have just been involved in an accident. You have avoided pitfalls 1 and 2. The next pitfall to avoid is thinking since the insurance company is "paying the bill" they should make the decisions. People forget it's their money the insurance company is using to pay for the repairs. They faithfully make their premium payments counting on the insurance company to be there for them. And then, they want to tell you how you

spend it. It's your money. It's your car. You make the decisions.

Again, know what your policy really says. Make sure you haven't signed anything that limits the decisions you need to make in order to protect the investment you've made in your vehicle. Contact us if you would like to know which Insurance companies let you make decisions and which ones think they should decide for you.

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