
Must I notify my insurance company before repairs?

Yes, insurance policies require that you notify the company or your agent, make a report, and tell them where the damaged vehicle may be inspected.

Who pays the repair bills?

You must arrange for payment. Your insurance policy states the insurance company will pay you less any deductibles or depreciation.

Who is responsible for repairs?

The shop. *That's why it is important that you select a repair facility that is properly trained and equipped to restore your automobile to its pre-accident condition.*

If there is a problem with the repair job, who should you contact?

First, the manager of the shop. If your problem is still not resolved, contact your insurance company claims manager. You may also want to contact the office of consumer protection.

If my insurance company fails to process my claim or pay the amount agreed upon, what can I do?

First contact your insurance agent, then talk to the Branch or Regional Claims Manager of the insurance company. If that fails, then contact the Ohio Department of Insurance at 614-644-2658.

Do I have the right to select the shop that will repair my car?

Yes. In order to expedite your claim, select the repair shop; leave your automobile there; and notify your insurance agent or company.

Do I need to get three estimates?

No. Notify your agent or insurance company. Your insurance adjuster may need to inspect the damage. If your insurance

company has a drive-in claims service and your car is safe to drive, you should call them for an appointment, take your car there, make sure you get a copy of the insurance adjuster's estimate, and take it and your automobile to the shop of your choice.

Some insurance agents may tell you to get two or three estimates. Talk to your insurance adjuster first. Generally claims are handled by the insurance company's claims department, not agents.

In some areas your insurance agent may be authorized by the insurance company to pay your claim. If he or she tells you to get two estimates, ask if he will pay your claim from his or her office. If "yes" is the answer, getting two estimates may speed up your claims payment. If "no" is the answer, talk to your insurance adjuster first.

Do not get an estimate from a shop you would not let repair your vehicle.



Imitation Parts



Insurance companies cannot force us to use imitation parts.

Make sure only Original Equipment Manufacturers' parts are used in the repair of your vehicle. Imitation parts are

not always as good as the original, and we believe our customers should be assured of a top quality repair. After all, you pay premiums month after month just to have the assurance that your car will always be protected. Using substandard parts can put the condition of the car in jeopardy.

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