

## GETTING YOUR CAR REPAIRED.....

**WATCH OUT!!!! (Danger Ahead)**

**THIS CAN BE BE TRICKY!!**

The insurance companies commonly use several tricks to save money.

Here are some of the common tricks:

### **RIPPING-YOU-OFF WITH A LAPTOP COMPUTER**

Insurance adjuster inspects your car damage and uses a laptop computer to calculate how much it will cost to get your car fixed. Then, the adjuster offers you that amount **“right now.”** The adjuster wants you to take the check **“today.”** Some people have taken the check, cashed it and later found out that **no repair shop** will repair the car for the amount of

money that the adjuster calculated and offered on his laptop computer. The insurance adjuster just simply tricked the car owner. Now the car owner has to pay the difference....which can be a lot more money. Once you take the check and cash it, then you're stuck paying 100% of the actual cost it takes to fix your car. The insurance company may have only given you 65% and you're stuck for the balance. You will have to pay to get your car fixed out-of-your-own-pocket. Can you see why the insurance company wants you to take a quick, tiny check to repair your car?

### **INSURANCE ADJUSTER PICKS BODY SHOP**

This scheme requires you to be cooperative. The adjuster tells you where to take your car to get repair estimates. The body shop owner and the insurance adjuster are buddies. Low estimates, and sometimes poor quality repair work mean big savings for the insurance company. It also means big trouble for you when you get your car back and it looks bad and it runs bad. I have seen terrible paint jobs and awful body work. One of my client's cars had the frame bent and the insurance company insisted on

fixing the car. The body of the car sat on the frame lopsided. Some cars are so poorly repaired that if they were ever involved in another accident, you could be seriously injured. Inadequate welding, inadequate alignment and other poor repairs make the car a rolling coffin.

### **MISSING AIR BAGS**

Some dishonest repair shops will charge \$1,500 to \$1,700 to re-insert the air bag. Instead, they simply put rags in the air bag compartment. Later, if the car is involved in an accident, the occupants could be seriously injured because there is no working air bag. Always do business with an honest, reputable body shop. Ask around and find out for yourself. Don't rely on the insurance adjuster to pick one out for you.

### **BACK-DOOR-SECRET-DEAL**

I have clients who chose their own body shop.... a body shop with a good reputation and a body shop that the client trusted. The client took his car to the body shop and got a written estimate for repairs in order to fully

and completely fix the car like it should be fixed. For the sake of this example, let's assume that the body shop estimate for repairs would be \$7,300. Client takes that estimate to the insurance adjuster and the adjuster says "**okay**". Client then takes their car to the trusted body shop and it is their belief that \$7,300 worth of work will be done on the car in order to fix it. However, what they don't tell you is "**the insurance adjuster pays a SECRET visit to the body shop owner**". Insurance adjuster tells body shop owner....

**ADJUSTER:** "I know you gave an estimate of \$7,300. I believe that's a little high. I will pay you \$5,000 to fix that car. If you don't take the \$5,000, we will cut you off from doing future repairs. You will get no future business from us."

**BODY SHOP:** "Okay"

The body shop owner is under a lot of pressure to say yes to the \$5,000. Somehow the body shop owner has to fix your car for only \$5,000 instead of \$7,300. He's going to have to cut corners somewhere. So instead of getting new parts, the body shop may use old parts. Or they may use generic parts made in foreign countries instead of using brand name

parts that properly fit your car. The body shop has to move fast to fix the car and they even bring in inexperienced people to work on your car in order to save money. The result .... poor repairs ..... poor paint job ..... lots of rattles.

### OTHER WARNINGS

1. You have the legal right to choose your own body shop.
2. You only need one estimate (not two).
3. Have you ever heard of “I-Car” .....if **not**, you may be sorry.
4. Do you know what crash absorbers are?
5. If your crash absorbers are broken and need to be replaced, be sure to ask your body shop for possession of the crash absorbers.
6. Take lots of pictures of your car.
7. If your steering wheel is bent, get the steering wheel from the body shop.

8. If the windshield is cracked, take a picture or get the actual windshield.
9. If your seat is broken, take a picture.
10. Take lots of pictures of the outside of the car.
11. If your car is **less** than five years old, you have the legal right to have your car fixed with “new body parts manufactured by the same manufacturer of your car”.....only if you let your own insurance company pay for the repairs. If you let the wrongdoer’s insurance company pay for your repairs, they can do anything they want. Be careful when you get notices from your own insurance company. (See statute on next page.) Don’t let them put used, rusted, or generic parts on your new car.)
12. If your car is “**more** than five years old”, they can put “anything” on your car to fix it.
13. There might be hidden damage to your car.....watch what you sign.
14. Ask for a car rental during the time your car is being fixed.
15. Be aware that your repaired car is now worth less.
16. You can settle your car property damage “now” and wait for the personal injury claim to be settled later. Be careful.....make sure the check does **not** give them a release for “any and all claims”. It should say for property damage only.

As you can see, I only sent you some of my reports. There's a lot more that you need to know.

**IC 27-4-1.5-8**

**Insurer notice to insured; body parts to be used in repair**

Sec. 8. (a) An insurer that is obligated to pay at least part of the cost of repairing the exterior of a motor vehicle under an insurance policy issued by the insurer may not direct a body shop to repair the motor vehicle until the insurer has presented the insured with a written notice that meets the requirements set forth in subsections (b) and (c).

(b) An insurer described in subsection (a) shall present the insured with a written notice that does the following:

(1) Informs the insured that the insured has a right to approve the type of body parts to be used in the repair of the motor vehicle.

(2) Gives the insured an opportunity, in approving the type of body parts to be used in the repair of the motor vehicle, to select from among the following:

(A) New body parts manufactured by or for the manufacturer of the motor vehicle.

(B) New body parts that were not manufactured by or for the manufacturer of the motor vehicle.

(C) Used body parts.

(c) An insurer described in subsection (a) shall give the insured an opportunity to indicate in writing the type of body part that the insured approves for use in the repair of the motor vehicle.

(d) This section applies only in the five (5) years after the model year of the motor vehicle.

*As added by P.L.194-1991, SEC.2.*

-8-

by: Ken Nunn  
Injury Lawyer  
1-800-888-HURT (4878)  
or  
1-800-CALL-KEN (1-800-225-5536)

# **“Better Call Ken Nunn!”**

*(Ken Nunn Law Office fights for the big money!)*

## DISCLAIMER

This information does not guarantee, warrant or predict the outcome of your case. Each and every case is different. Your case is unique. There are many factors to consider when determining the merit and value of your case. This material should not be accepted by you nor is it offered to you as legal advice because Ken Nunn does not know all of the facts and circumstances in your case. This report is designed to provide general information about claims for personal injury and wrongful death. Receiving this report does not make you a client of Ken Nunn Law Office. You become a client by signing a written agreement for representation with Ken Nunn. If you need legal advice, you should call attorney Ken Nunn immediately at 1-800-888-HURT (4878).

COPYRIGHT © 2009

Entire contents copyrighted. This material is protected under International Copyright Union and by federal and state laws. No part of it may be reproduced in any manner without written permission of copyright owner. Adaptation, or any other form of copyright infringement by any individual, firm, organization or any other entity will not be tolerated by the publisher of this work under penalty of criminal prosecution and/or civil damages.

If you already have a lawyer, I would suggest that you stay with that lawyer and save this report and its contents for a friend.

# 1-800-CALL-KEN

(1-800-225-5536)