

# INSURANCE TRICKS

## **The Top Three most frequently used tricks by some insurance companies to steer you to one of their "preferred" shops.**

An insurance company, if asked, can recommend or suggest a collision repair shop or shops. However, California law clearly states they cannot force you or steer you to a particular shop. They do have subtle ways to influence your decision. Here are the three most frequently used tricks by some insurance companies.

1. They say you must first get an estimate from a shop on their "preferred" list.
2. They will only guarantee the repairs done by a shop on that list.
3. If you go to any shop other than where they recommend, you may have to pay the difference of any charges above their estimate.

### **All of the above claims are not true!**

California law protects your freedom of choice and clearly states that your insurer must honor that choice without intimidation, innuendo or threat to you in any way. The way we feel is this ... if an insurer has to trick you into going to one of their HMO type repair shops...what makes you think the tricks will stop there?

### **Take the time to read and understand your auto insurance policy.**

Your policy is a contract, a binding agreement between you and your insurance company. Take the time to read and understand the contract's terms before you file a claim. You need to know what your insurer is responsible for and obligated to, and you need to understand your obligations as well.

**Remember:** An insurance company is not obligated to teach you how to collect money from them.

### **It's YOUR Choice!**

The choices you make regarding the repair of your vehicle should not be taken lightly. That's why it is so very important for you to choose whom you believe and trust to do the work. The result can affect your car's warranty, resale value and most important, the safety of you and your family. So please, make your decisions carefully.