



## Collision Repairs and Insurance

### At the scene of the accident

### Your Rights & Responsibilities

You must always call the police if:

- Anyone has been injured
- Either vehicle has more than \$1,000 damage
- One of the drivers has committed an offense

In addition...

1. Write down the name, address, insurance company, policy number, and driver's license number, and driver's license Number of the other driver. Of the driver does not own the car, ask for information on the registered owner.
2. Get the license number, make, model, and year of the other car.
3. If the police come to the scene ask for a copy of their accident report, or the file number they assigned to it.
4. Get the names and contact information including addresses of any witnesses.
5. As soon as possible, write down your description of the accident while the details are still fresh.

### Choosing a collision shop

**IT IS YOUR RIGHT TO HAVE YOUR VEHICLE'S DAMAGE ESTIMATED AND REPAIRED AT THE COLLISION SHOP OF YOUR CHOICE.**

The Insurance Act: Market Conduct Regulation requires that if an insurance company recommends that you have a particular shop estimate your claim or provide repairs, the insurance company must give you written notice of your rights to have your repairs estimated and completed by the shop of your choice.

However, the insurance company may, by giving you formal notice in writing, assume complete control of the repair process and have the vehicle repaired where they choose. Insurance companies very rarely exercise their right to undertake repairs; since by doing so they assume final responsibility for a satisfactory repair job.

When you select a shop, the responsibility for a satisfactory repair job rests, finally, with you. Any dispute about the quality of the repair or the collision shop's guarantee or warranty is a contractual matter between you and the collision shop.

When an insurance company states or implies that they guarantee repairs if you take your vehicle to a shop they choose, ask about that guarantee. Ask to see the written guarantee. **Find out:** *Who sets the repair standards (you, the shop, or the insurer)? Who decides whether a repair has been properly completed (you or the insurer)? If you are unsatisfied with the repair, who will re-do the work?* Often, an insurance company's guarantee is actually the shop's guarantee and the responsibility for a satisfactory repair job will remain a contractual matter between you and the shop - just as if you had chosen the shop. So, it is in your best interest to choose a collision shop carefully!

Look for a collision shop that has the appropriate technology and training to fix your car. Newer vehicles, with their unibody construction, aluminum and alloy components, and sophisticated safety electronics cannot be properly repaired on the same equipment that fixed your grandfather's Edsel.

- Look for a shop that has a reputation for high quality work and a written guarantee.
- Check with friends and co-workers for the names of shops they have had good experience with, or ask the Automotive Service and Repair Association or the Motor Dealer's Association to provide you with a roster of their members-in-good-standing in your area.
- Consider a shop that participates in the industry quality assurance program: CCAR. This program is made up of collision repair facilities that are inspected to verify that they adhere to a comprehensive set of industry standards and a code of ethics.
- Provincial law requires that repair shops be licensed by the Alberta Motor Vehicle Industry Council. If a shop is not licensed do not deal with them! The law also requires that collision shops hire only journeymen and registered Apprentices to do repair work.