

Expressway Paint and Body Auto Insurance Claims

Things to know before you file your auto damage claim:

- In Louisiana, YOU, as the vehicle owner, can choose ANY auto body shop you want to repair your vehicle.
- Your auto insurance company may try to convince you to use a shop on their "preferred auto body shop list". This is so they can have more control over the cost of your repair. You don't have to choose from their list.
- Your auto insurance company may tell you that your repair will not be warranted by them unless you choose to repair your car at a shop on their "preferred auto body shop list". You should go to an auto body shop that warranties their own work, **you don't need your auto insurance company to warranty the repair.**
- Expressway Paint and Body, stands behind their auto collision repair work and offers warranties on the work done on your vehicle. Replacement parts are warranted according to the manufacturer or suppliers policy; usually 2 years on OEM parts.
- In Louisiana, unless you have an Original Equipment Manufactured Parts (OEM) rider on your policy, the insurance company can try to replace your OEM parts with aftermarket parts. The vehicle owner has the right to know that non-OEM parts will be used in the repair, and see a listing of those parts on an estimate, prior to work taking place.
- Expressway Paint and Body will negotiate with your insurance company and request OEM parts back on your car. **Many auto body shops will not bother to try and get OEM parts approved.** We find that most of our customers do not mind waiting a few extra days so we can try to get OEM parts approved.
- We will repair the vehicle according to your insurance company's estimate and we will negotiate with them to get the additional repairs you need to put your car back into the condition it was before your accident.
- **Most auto insurance estimates do NOT include everything you need to repair your auto collision damage.** This is because your insurance company wants to make sure you are going to fix the damage before they pay you for labor that is never going to happen. If you take the check your

insurance company sends you and cash it instead of fixing your car, you are likely being compensated, on average, for only **60% of the value of your auto damage claim**. In addition, you have depreciated the value of your car if you don't repair it and, if you have another accident in the same area of your car, your insurance will deduct the amount of the check you cashed from the subsequent claim.

- Expressway Paint and Body is paid the amount we negotiate with your insurance company. The only thing you pay is your insurance deductible, if it applies.
- We recommend you **always use your own auto insurance policy** to cover the cost of your auto collision damage claim. If you are not at fault, your insurance company will seek to recoup the amount paid out on your claim from the insurance company of the responsible party. Also, if you go to a different auto insurance company for coverage, you lose the leverage you have as their paying customer. It is important to have this leverage in case you don't like the way your claim is being handled. Please speak to one of our office staff if you need this explained in further detail and before you file your auto damage claim with an insurance company other than your own.