

# **HASSELL** *Bros.* **AUTO BODY**

Dear New Friend,

Choosing a good collision repair shop to repair your vehicle isn't so easy to do.

Why? Because we are all bombarded with misleading advertising, confusing claims and simply bad information from body shops, brokers and insurance companies. We simply don't know who to believe.

Thank you for accepting a copy of this Consumer Awareness Guide. Hassell Bros. Auto Body & Glass believes that an educated consumer is much less likely to make the big mistakes that could cost them a lot of money and a lot of stress.

From super-low estimates and high-pressure sales tactics to uncertified technicians and near-worthless chop-shop methods, how in the world do you ever find a qualified, competent, high quality, professional collision repair shop to help you?

You can start by reading this *Consumer Awareness Guide*.

In this fact filled booklet, you'll discover how to avoid common body shop rip-offs, and costly misconceptions that you will want to avoid. You'll also learn the difference between Original and Aftermarket parts and you'll know what to do in case of an accident and get answers to your most common questions.

We wrote this consumer guide to help you to better understand the collision repair business and the insurance claims process so you may protect yourself. We have dedicated our business to helping vehicle owners to get the best repair possible without all the stress that is common with most automotive businesses. Now with this information, you can make an informed, intelligent, educated and confident decision on how to protect your investment.

If you have any questions about your vehicle or need any of our services, you're invited to call me or my staff at 718 525-4786.

We dedicate much of our time to educating our clients, and we'll be happy to help you in any way we can. We welcome any inquiries you may have and invite you to call or visit the shop, anytime.

Best Regards,

Randy Hassell  
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# **“THE CONSUMER’S GUIDE TO COLLISION REPAIR”**

From

**Hassell Bros. Auto Body & Glass**

Read This Consumer Guide and You’ll Discover:

- **Body Shop Rip-Offs to Avoid**
- **Costly Misconceptions about Collision Repair**
  - **How to Find a Good Collision Repair Shop**
  - **Original vs. Aftermarket Parts**
    - **The Importance of Price and Value**
    - **How to Buy Insurance**
      - **What to Do If You Have an Accident**
      - **Our 100% Guarantee to You**

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## COMMON BODY SHOP SCAMS TO LOOK OUT FOR

*The following examples are just a couple of ways that some body shops will cut corners to “save your deductible”. Be aware that if a consumer makes an agreement with a shop to save part or all of the deductible, the insurance company estimate is no longer valid as the “work order” that you are entitled to. Remember, you changed the deal and now the shop can repair the vehicle any way they want. It will be up to you alone to fight with a shop that gives you a sub-standard repair. The insurance company will not help you if you did not pay your share as you agreed when you purchased the policy. The only way to save money on the estimate is to either not repair all of the damage as listed or for the shop to refund their profit to you. Which one do you think will happen?... Protect yourself and pay your deductible!*

### **Scam #1: Charging for new factory parts and then using imitation or salvaged parts and keeping the difference.**

This is one of the biggest rip-offs that has been going on for years. If your shop is charging you for factory parts, be sure that is what they are using. Make sure to ask the shop if they are using genuine OEM (Original Equipment Manufacturer) parts on your vehicle to repair it. Using cheap parts may not only rip off your insurance company, but also rips you off by not repairing your vehicle right. Please also be aware that many insurance companies only pay for imitation parts on the estimate to start with to save themselves money at your expense. They disguise their description of the part and make you think that the replacement parts are as good as new original parts.

### **Scam #2: Putting items on the estimate to get paid for them, but not putting the parts on the vehicle or straightening them to save the parts money.**

This happens all the time at some unethical shops. When your damage appraiser is inspecting your vehicle, have them show you the damage report and explain the parts and procedures that will be used to repair your vehicle. When your vehicle is finished, have the shop representative go over the repair ticket to show you all the repairs and parts that have been used along with any hidden damage that was found. Be advised that many insurers don't pay the hourly rate requested by the shop. This sometimes forces even the most ethical shops to shift the money for the parts that are not necessarily needed and apply it to the hourly rate in order to give you a quality repair. Insurers consider “cost shifting” illegal but their company policy usually does not allow their appraiser to pay a higher labor rate so they allow a couple of extra parts to make the shop happy and they can close out the claim.

### **Scam #3: Writing a low estimate then trying to pressure you to set an appointment for your repair.**

Be careful when looking for a shop to do your repair and don't get pressured to sign any repair order until you have taken the time to investigate the shop. Many shops will write a low estimate on purpose by deceiving people to get the job in the door, and then turn in a large repair supplement to get more money. It's kind of like a “bait and switch” technique to make you believe that their shop is a good value. Some consumers believe that they must get three estimates. It is not even necessary to get a single estimate. All that you need to do is find a registered repair shop that you trust and the insurance company must negotiate a fair settlement with the shop of your choice. That's the Law in NYS.

## COMMON MISCONCEPTIONS PEOPLE MAY HAVE

**Misconception #1: You should go back to the dealership for collision or glass repair work.**

The dealership is not the factory that built your vehicle. Most dealerships don't even have a body shop. The dealership becomes a middle man and sends the work out to the lowest bidder. You won't even know who is repairing your vehicle or what work is actually being done.

**Misconception #2: My agent says I have to use a shop on the Insurance Company's "List".**

*You absolutely do not!* A lot of the shops on the insurance companies' list have agreed to concessions in order to be on the so called "list" of approved shops. They may have to repair the car by the cheapest method possible in order to be "approved". The best shops are sometimes not on the lists because they won't cut corners. The better insurers usually use the best shops. They realize that it is cheaper to do the job right the first time and retain you as a client than to pay to correct the problems later. NYS law gives you the right to repair your vehicle in the shop of your choice.

**Misconception #3: The shop that wrote the lowest estimate is the one my Insurance Company says I should use.**

No way. Never go with the lowest estimate. The reason your insurance company wants the lowest estimate is to try to save them money, but you have to ask yourself this question... What did they miss or leave off to make the estimate lower? Many shops write low estimates on purpose to get work in the door then turn in a large supplement bill to you and your insurance company.

**Misconception #4: My Insurance Company says I have to use "XYZ" auto body to repair my car.**

No you don't. This is called steering. This means that your insurance company is trying to dictate where to have your vehicle repaired. In NY and many other states this is illegal. Your insurance company can't tell you where to take your vehicle. It is *your* decision to choose the shop *you* want to do the repairs.

**Misconception #5: My Insurance Company is looking out for my best interest, I'll be ok.**

Don't bet on it! The only interest your insurance company is looking out for is there own. The cheaper the repair is, the more money they save. Many insurance appraisers are either failed body shop owners or inexperienced college graduates that passed a two week course on collision repair. They usually do not write a correct estimate or pay enough to properly restore your vehicle. They could care less if you have your vehicle fixed right, as long as you aren't complaining about it to them. Find a collision shop you can trust and let them negotiate on your behalf.

## **HOW TO FIND A GOOD COLLISION REPAIR SHOP**

Today's cars, light trucks, and sport-utility vehicles are very high-tech machines. They run better, are built better, last longer, and cost more than models of years past. As a vehicle owner, your chances of needing the services of a collision repair shop are greater than you think. Whether it's from storm damage, acid rain and pollution, parking lot dents, or an unavoidable accident, the risks are real with all of us keeping our vehicles longer, and driving more.

Many times when people are in need of repairs they think "the insurance company will take care of it for me." In fact, it's your responsibility to make a decision on which shop you choose to repair your vehicle. This is a choice that should not be taken lightly, as your decision can involve protecting a major investment. When it comes to repairs, some things stay the same. Whatever the repair facility you patronize, good communications between the shop and the customer are vital and very important.

The following tips should help you along the way.

**Do your homework before taking your vehicle in for repairs.**

### **QUESTIONS TO ASK ANY SHOP BEFORE YOU TRUST THEM WITH YOUR VEHICLE**

#### **1. Ask if the shop will be writing you a detailed Damage Report or just an estimate?**

Most repair shops don't write damage reports. Instead, they give written or verbal estimates. An estimate does not contain the detail of a damage report. A damage report is the "blueprint" for repairing your vehicle. A damage report can only be created with the investment of time and effort by a competent collision repair professional. Be sure you ask for a damage report. There will usually be a charge for this that is refundable when repairs are done at their shop.

#### **2. Ask if the shop is I-CAR trained and if they are ASE certified?**

When the technicians are ASE certified, it means that they have passed a voluntary competency test or tests offered by the National Institute for Automotive Service Excellence (ASE). When the technicians are I-CAR trained, it means they have attended a course or a series of courses offered by the Inter-Industry Conference on Auto Collision Repair (I-CAR) to help to upgrade their repair skills. Shops with highly trained personnel are proud to display these and other certificates or diplomas in their customer waiting area. Keep in mind that although a paper certification is nice to have, it does not outweigh a highly skilled technician with years of experience with no certification. Almost anyone can sit through a class to become certified but not too many can repair a collision damaged vehicle correctly.

**3. Ask if the facility is a member of the ASA, the BBB or your local chamber of commerce?**

When a shop is a member of the Automotive Service Association (ASA) they have agreed to uphold the association's strict Code of Ethics. This code sets the standards for professionalism in the collision repair industry. In addition, consumers may wish to check out a shop's affiliation with consumer organizations such as the Better Business Bureau or the Chamber of Commerce.

**4. How long has your shop been in business?**

The longer the length of time a shop has been in business is a good indication that they will be around in the future to take care of any problems you may have. Ask how many years experience their technicians have. Remember too, that some shops specialize in repairs of certain vehicle makes and models, and some only specialize in only late model vehicles.

**5. Ask if the shop is State Licensed?**

This may sound like a given, but you would be surprised at how many shops don't have a legal repair license or haven't renewed theirs. They should have their license number on all repair orders as well as a visible sign on the building.

**6. Do you have a lifetime guarantee on all your repairs?**

The good shops all have a warrantee or guarantee on all their parts, workmanship and paint. Request a copy of their "Written Warranty" including labor, materials, parts and paint. Remember this, if your shop tries to install aftermarket parts on your vehicle, the factory warranty will be void, and you will have to chase down the aftermarket parts company if you have a problem. Do not accept less than one year on workmanship and in most cases three to five years on the paint. Our shop will warranty repairs for as long as you own your vehicle.

**7. Do you have a book of testimonials or referrals I can look through to call a few of them?**

Many people may ask for referrals or testimonials, but feel embarrassed to call any of these people. Think about this, if you had exceptional service from a business, and one of their prospective customers called you to ask your opinion, you would talk to them wouldn't you? Don't be afraid to call anybody, you are protecting a major investment and should investigate the shop thoroughly.

**8. Will you use only factory OEM replacement parts on my vehicle when you repair it?**

Demand only Original Equipment Manufacturer (OEM) parts to repair your vehicle. Many insurance companies may request that you use imitation or used parts for the repair. You should not let them get away with this. Did your vehicle have Taiwanese parts on it before your accident? See the section on OEM-vs-Aftermarket parts for more information.

## **9. What kind of Frame Machine and Paint Booth do you have?**

Many people don't know anything about the collision repair process, that's why this manual has been published. Shops can only do quality repairs if they have invested in quality equipment. The frame/unibody machines and paint booth are some of the biggest investments they make. The top names to look for in frame machines are Car-O-Liner and is excellent for unibody repairs. Also ask them if they have a measuring system, top shops will be glad to show this to you. There are a lot of "Paint Booth" companies that make great booths. Look for names like Spraybake and Accu-draft. Just be sure that they use a good downdraft booth with the ability to oven-bake the finish. Remember this though, the best equipment in the world is only as good as the people who use it.

## **10. Do you bake on the paint finish?**

Many of the best paint booths have the ability to bake on the new finish after it is sprayed. Heated baking of the paint will cure the finish to assure a high quality repair. Not baking the finish will leave it soft for up to three months. It can take that long for it to cure by air drying. Baking will help to match the factory hardness, texture and gloss as well as resistance to the elements.

## **11. Do you use a complete paint system all the way through?**

You would be amazed at all of the different primers, sealers, paints, and clearcoats there are. The top shops use one complete system throughout out the entire repair. If they don't use a complete system, then none of the companies will warranty any of the system if they have a problem. Make sure the shop you use has a complete paint system. This will assure that there will be no compatibility problems. Most all of the top paint companies will have at least a three year guarantee on their finishes, some have a five year and some will stand behind their paint for as long as you own your vehicle. Make sure you ask, because many shops will use cheap paint materials to try to save money. We use Dupont paint products which are used worldwide by most vehicle manufacturers.

## **12. Will a rental car be available to me when I drop my vehicle off for repairs?**

If you will need a rental car to drive when your vehicle is in the shop, make sure that the shop can reserve one for you ahead of time. All the top shops will have agreements with the rental companies and will always have rental cars available. Reserve yours when you make your appointment, tell them you want one at least comparable to the one you are driving and don't let them cram you into a little econobox. Make sure it's a late model from a reputable company you can trust, no junkers allowed.

## **13. Will you handle all the paperwork with the insurance company?**

This is a part of all repairs that can be a pain in the you know what. Some shops will submit the estimate and repair bill to your insurance company for you, but you are still responsible for the payment to the shop. Most shops will not release a vehicle until the bill is paid in full. This is a part of the process you may have to oversee to be sure it gets done. Some insurance companies will want you to go to their DRP shops and will tell you there is no paperwork for you to do, just drop it off and it will be taken care of for you. Beware of this process, and see the section on DRP shops.

#### **14. How will any repair supplements be handled?**

Many times when a shop starts repairs they find items that were missed on the original damage report or items they could not see until the vehicle was disassembled. Sometimes there are increases in the parts price. This is when a repair supplement needs to be added to the original work order. Ask if the shop will be approving this directly with the insurance company or will you need to be notified. Almost all estimates that are originally written by the insurance claims people will need a supplement. Insurance claims people try to leave items off estimates on purpose to see if shops will do the repairs missed for free, this process saves the insurance companies millions of dollars every year. See the Q and A section for more.

#### **15. Who will be my contact person throughout the entire repair process?**

You will want one contact person who will keep you informed on the progress of your repair. Even if your vehicle is in the shop for only a few days you will want one person who you can talk to, who will know your situation. There is nothing more frustrating than calling to check on your vehicle and nobody knows anything about it. All the top shops assign a representative to each repair and client, this will help you to build a relationship with a quality shop and have some one to call for all the questions you may have.

#### **16. Can you give me a tour of your shop?**

Some shops will take you on a tour of the facility and you should ask for one. They may tell you they can't, but tell them you have never seen inside a real body shop and think it's interesting and fascinating on how they can take a wreck and make it like new. This will let you see how clean and neat they keep the shop and give you a chance to see the technicians that will be working on your vehicle to see how careful they are with other customers vehicles. You can learn a lot from this. What you see happening to the other cars will probably happen to yours.



## **LOOK FOR THESE WHEN VISITING A SHOP**

- 1. Notice how neat and clean the parking lot is when you pull in, how neat, clean and well organized the office is, and try to see how clean the shop is, if you can.** This will give you an idea of how well your vehicle will be taken care of when it is at the shop. The flow of existing work should be almost unnoticeable. There shouldn't be any vehicles that look abandoned in the shop.
- 2. Notice how helpful and courteous the office staff and estimator are when you talk with them.** This will give you an idea on how well you will be treated throughout the service of your vehicle. If the staff won't take the time to answer any questions you have, and acts like you're taking up their time, and they want to just rush you out the door, then that's just where you should go. Find a shop that will take the time to actually care about you, and give you the time you need. If they won't take the time with you now, imagine how they'll treat you if you have a problem or a complaint later.
- 3. Look around for the licenses, industry affiliations and technician certifications on the walls.** The shops that are proud of their technicians' certifications will display all the certifications so that prospective customers will be able to see them. The shops repair license should be displayed so that you should be able to see it, that's the law. Look for any industry affiliations, certificates and awards that the shop may have earned, they should be proudly displayed on the walls.
- 4. Look for any testimonials or photos that may be on display.** Many shops have a book of testimonials or may have before and after photos of vehicles they have repaired. If you don't see a book around or any posted testimonials on the wall, be sure to ask to see some. If they don't have any, or can't or won't give you any referrals to call, then you had better find a shop that is proud to have a lot of satisfied customers.
- 5. Notice if vehicles around the shop are comparable with yours as far as year and value.** Many times you can see the vehicles being repaired around the shop. Are you impressed by the type of vehicles the company is repairing, and the way the vehicles are being handled by the staff and technicians.

## **THE IMPORTANCE OF VALUE AND PRICE**

Price is what you pay. Value is what you get.

What I mean is that if all you want is a cheap fix, and you don't really care about your vehicle, you just want it to look better than it does now, then you should definitely look for the cheapest place you or your insurance company can find to do the repairs.

On the other hand, if you have a nice vehicle that you want repaired to the highest quality possible, you should definitely not look for a low price. When the average new vehicle cost exceeds \$20,000 dollars, you have a rather large investment to protect. If all everybody wanted was low prices, then everyone would buy all their stuff at Wal-Mart and shop nowhere else.

When you need your vehicle repaired, it's up to you as to the level of quality you want, not your insurance company. Lowest price doesn't mean the best value, nor does the highest price guarantee you the best value.

The best value is when you combine the level of quality you want and the level of service you want with the price that you can afford. It's the combination that gives you the best value. So, do you want low cost or best value? It's your choice. Use this consumer guide to find a shop that you will feel comfortable with and will respect you and your vehicle and give you the best all around value for your money.

Remember: The cost of a repair does not affect your insurance rates. The frequency of claims does.

## OEM -VS- AFTERMARKET PARTS

Original Equipment Manufacturer (OEM) parts are the parts that the factory and their suppliers manufacture that go on new vehicles when they are built. Aftermarket parts commonly referred to by insurance companies with terms such as “Like Kind & Quality” (LKQ), “Economy”, “Quality Replacement”, and “Competitive”. Imitation parts are usually hoods, fenders, doors, bumper components, and headlamp assemblies that may appear similar to OEM in appearance. Most of these parts are manufactured in Taiwan, and are of lesser quality, hence the lower price. Many insurance companies favor imitation “crash parts” for repairs simply on the basis of cost. They clearly don’t care about the quality of the parts.

Many insurance companies claim to rely on CAPA (certified automotive parts association) certification as an assurance that the parts that they recommend or require in their policies are equivalent to comparable OEM parts. However extensive independent testing indicates that CAPA certification is no guarantee that those parts will be equivalent to OEM specifications. The only parts equal to OEM are OEM parts! Unfortunately, some insurance policies state in the fine print that you are willing to accept these imitation parts as a condition of the policy. There is not much recourse in this instance than to pay the difference yourself in order to get the right parts. Some insurers say that they will guarantee the parts and pay to do the work over if they don’t stand up to OEM. That’s fine, but - ***Be sure to ask them who will assume the liability if the parts fail in a future accident and you or someone else is injured. Get it in writing. They will not do it.*** The use of non-OEM parts will void your factory warranty in most cases and you should check your lease agreement for any other issues that may be involved.

We believe it is your choice to decide on what parts will be used to repair your vehicle after an accident. Before making a decision on what parts you want used to use to repair your vehicle, take a few minutes to review these facts on the next page.

## The Quality of the Replacement Crash Parts

When it comes to OEM quality there is really no debate. Replacement OEM parts are the same exact parts that were used on your vehicle when it was built, the same parts that were on it before it was damaged, with the same fit, finish, structural integrity, corrosion resistance and dent protection.

The quality picture is much less clear for imitation parts: Recent testing of imitation crash parts performed by Consumer Reports Magazine in the February 1999 issue really blew the lid off of what the insurance companies have been trying to keep under cover for years. (Call the office if you want to get a free copy for yourself). This is not new news by any means. Previous tests by many different manufacturers, independent collision repair organizations and research labs have found similar problems with the fit, finish, corrosion protection and dent resistance of the parts tested. Despite proponents (mainly insurance companies) of the imitation crash parts that they are of “like kind & quality” or “functionally equivalent” to genuine OEM crash parts, they have proven time and time again to be inferior in many ways. A Saturn may be “functionally equivalent” to a BMW, they both can transport you around, but the two are hardly the same

What could the use of substandard imitation crash parts mean to you and the investment you have made in your vehicle?

Here are some examples for you:

- **Poor Fit** can mean that the gaps between the aftermarket parts and the undamaged OEM parts may be uneven, the corners not as square, the bodylines don't line up properly. The repairer may also have to force the parts to fit by grinding out the mounting holes and banging on the edges with a block of wood and a hammer to make them line up better causing unnecessary bodywork on a new part.
- **Substandard Finish** can mean that the aftermarket parts will have waves and ripples that will be apparent when comparing them to the originals and that inadequate or insufficient surface preparation may jeopardize the durability of the finish paint.
- **Structural Integrity** can be compromised when insufficient welding processes have taken place or when inadequate adhesives are used in the manufacturing process of aftermarket parts. One well publicized report recently involved an aftermarket hood latch breaking off of a hood and allowing it to fly open and plaster itself across a windshield at 65 mph on a busy freeway, luckily nobody was hurt in that accident. Also many OEM hoods, fenders, and bumper reinforcements are made from high strength steel to aid in collision protection, many aftermarket parts are made from regular steel which could make your vehicle not as safe as the factory intended.
- **Insufficient Corrosion Protection** can mean that the aftermarket part may rust out quicker in areas where regular steel is used in place of corrosion-resistant galvanized steel. The primer used on many aftermarket parts is not the same quality as the Electro-coated epoxy primer used on OEM parts.
- **Less Dent Resistance** can mean that the exterior panels on your vehicle will be susceptible to dings and dents because the metal is thinner and weaker than the OEM parts they replaced.

## **Crash Parts Warranty**

When genuine OEM replacement parts are used on your vehicle for collision repairs, generally the terms of your vehicle's original limited warranty will remain in effect.

Warranties for imitation parts are generally less comprehensive:

- Some cover costs of the parts only, and exclude labor and paint charges. Plus you have to chase down the company that made the part originally if you have a problem. Do you know how to speak Taiwanese?
- Some may require that any covered repairs be made at the shop that originally did the repair. What if you move or the shop is out of business or you didn't like the quality of the first repair?
- Some limit the coverage terms to a small number of years and make you jump through hoops to get any results.
- However there are situations where aftermarket parts are useful. Some examples are old vehicles, commercial use trucks or if you simply just want to save money and you don't care about the vehicle that much.

## **Remember This When Getting Repairs Done**

It is the basic obligation of your insurance company to pay to return your collision-damaged vehicle back to its pre-accident condition, not dictate the repairs. In light of all the quality shortcomings identified, you need to ask your insurance company if it can meet its obligation to you by using cheap imitation parts. Your vehicle had OEM parts on it when it was damaged, you must demand that OEM parts be used to repair it after an accident. The quality of your vehicle can only be restored with the use of genuine OEM replacement parts.

If your vehicle is not repaired correctly, you will have a serious diminution (LOSS) of its value when you will want to sell or trade it in on another vehicle. It will have the "it's been wrecked look" to it that could cost you thousands on resale and it may not be safe. Protect your investment and demand only OEM replacement parts.

## **A Word about Air Bags**

In New York State the Department of Motor Vehicles has notified every repair shop and insurer that the only legal way to replace an airbag or related components is to use brand new parts from the original manufacturer of the vehicle. No used parts, reconditioned parts, repaired parts or aftermarket parts are allowed.

## **“DRP” Body Shops - Good or Bad?**

DRP stands for Direct Repair Program. Most insurance companies have a DRP program set up with many body shops all over the country. They will use terms like “Gold Shop” or “All-Star Service” or “Customer First” as names to dress up their description of the program and disguise it from what it really may be. In order for a shop to get on an insurance companies preferred DRP list, they may agree to concessions that the insurance company may want. In exchange for the concessions, the insurance companies agree to send the shop customers that don’t know where they want to go for their repairs.

Not all DRP agreements are the same. Some insurance company DRP shops must agree to use aftermarket parts, lower quality materials, and repairing bent or broken parts that should be replaced. The DRP shops try to save the insurance companies money by using any short cuts they can, so the insurance companies will send them more business. If we are on an insurers’ list you can be assured that no concessions are made that will sacrifice the quality of work or service you receive from us. We have quit many of the DRP programs that we feel are not fair to our clients. We still work with every insurer and will negotiate a proper settlement on your behalf with their appraiser instead of billing them directly. **After all, you pay for insurance and you are our customer, not the insurance company.**

One good part about using a DRP shop to repair your vehicle is that you just drop off your vehicle and the shop does all the paperwork. Would you rather skip a little bit of paperwork, or have your vehicle repaired correctly?

Beware if the insurance company tries to tell you what shop to go to. This is called steering and is illegal in most states. The only way to assure yourself of a quality repair is to choose the shop yourself, it’s your right, not the insurance companies. Some DRP’s only help the insurance companies save money, not assure better repairs. It’s your choice, not theirs!

## Tips on How to Buy Insurance

It has been said that most consumers will spend more time buying a TV than purchasing auto insurance. Unless we've had an accident, we have no idea how an insurance company will perform for you. Insurance agents make every effort to ease the discomfort at the time of purchase, but if you make a claim, will you still be a valued client? It is important to take an interest and assume nothing. If you are in an accident, you don't need to be a victim twice. Knowing your rights in advance will protect you and your property.

Here is a short checklist of things to consider when purchasing vehicle insurance.

- First, purchase the amount of liability coverage which will make you comfortable. The more assets you have, the more you liability coverage you will need.
- Second, you will need to decide which optional coverage's you will want. For example: collision, comprehensive (fire & theft), glass coverage, rental car reimbursement etc. If you have a new vehicle with a loan on it your bank may insist on collision insurance to protect their interest.
- Finally, once you have decided what you want in insurance coverage, choose a deductible that you can afford in case something unexpected happens. Your deductible is the same thing as a "co-pay" at a doctor's office, only much higher. They are usually \$250, \$500 or \$1000. Higher deductibles usually mean lower premiums. A \$0 deductible is usually available on glass coverage and is recommended.

### **Here are some questions you should ask your agent or prospective company when you are Insurance shopping.**

1. Will my policy mandate the use of imitation parts if my vehicle is involved in an accident?
2. Will I be allowed to use any repair shop I wish to repair my vehicle or will you request I use a shop on your list?
3. If I am involved in an accident will my premium get raised?
4. As my vehicle ages and the value of it drops, is my collision premium reduced so I'm not over insured?
5. Will you advise me when to drop collision and theft coverage?
6. Do I have uninsured/underinsured motorist's coverage?
7. How quickly will my losses be covered?
8. **Am I covered for the full cost of rental, towing and glass?**
9. What happens if the estimate to repair my vehicle exceeds the value of my vehicle (total loss)?
10. Who do I call if I have a problem or complaint?

Insurance companies will all take our money with a smile on their face. It is not until we make a claim that we see their true colors. The claim department is usually not closely affiliated with the office that sold you the policy. **Find out if there is a direct phone number to the claim department.**

Ask a lot of questions before you write the check, it's better to know what you have before you need it.

## What to Do If You Have an Accident

It's traumatic to be in an accident but you have to remain calm.

1. Obviously the first thing you need to do is make sure everyone is all right and call for help if anyone needs it.
2. Call the police if necessary. Get a police report with all the important information such as names, driver's license, insurance information, etc. If there are no injuries you may exchange information with the other driver without the police present.
3. If the police insist that only one company can tow your vehicle, be sure to remove all your valuables and document who the company is doing the towing. **Do not sign anything at the scene!** If you want it towed to our shop, just call us and we will get your vehicle released ASAP.
4. Call your insurance claims office or agent/broker for instructions on how to file your claim. If the other party is at fault, you may call their company to file your claim. Sometimes the service from the other company will not be as good as yours.
5. Choose your repair shop carefully, get involved in the repair process and use this consumer guide as your guide to getting the best repair possible. Call our shop if you have any questions.



## **Our 100% Guarantee to You**

We want you to be super-pleased, in fact, absolutely delighted with any service we provide to you and every job we do. So every repair that is performed at our shop comes with our iron-clad, risk-free guarantee.

What does this mean?

Simply this: if you aren't head over heels pleased with our service and the quality of our repairs, we'll redo the area free of charge and buy you lunch. If you still aren't pleased, we'll pay you \$50 bucks and buy you dinner for your trouble.

Many collision repair companies don't even have a guarantee, but we feel nothing is more important than total client satisfaction. We stand behind every job we do 100%. If you ever have any problem with any repair we perform please return to us to correct the issue at any time for as long as you own the vehicle.

If you ever have any questions or concerns or are in need of any repairs and would like a damage report, please call us right away.

Call us at 718 525-4660.

Thanks for taking the time to review this consumer guide.

Randy Hassell

## **What You Should Know About Hassell Bros. Auto Body & Glass** **-A Message from the Owners-**

**Our company differs from other collision repair companies in these  
*important ways:***

1. We've dedicated our business to helping you and other consumers understand the collision repair process, the insurance companies and all your rights. This is why we publish our free consumer guide.
2. Our staff and technicians are highly skilled conscientious professionals. All our technicians are experienced and are fully trained.
3. I'll do everything possible to get your vehicle repaired as quickly as possible without sacrificing any quality.
4. Our combined years of experience have given us a reputation of doing high quality repairs every time. Chances are we've worked on your family, friends or co-workers vehicles, just ask around.
5. Put away your aspirin. Every job we do is guaranteed for as long as you own your vehicle, if there is ever a material or workmanship problem we will fix it for free.
6. We will handle all phases of the repair job, from dealing with the insurance company to detailing your vehicle.
7. You will get the best value possible. We only use OEM factory parts and top quality materials to ensure you the best repair possible.
8. You will receive a written damage report and your repair will be supervised by the same person through completion, you will always know who to call and how to reach them to stay advised on your project.
9. We will treat your vehicle with as much care and respect as if were our own. We take pride in everything we do.
10. Of course, I am state licensed and insured for everything we do.
11. I will personally guarantee your 100% satisfaction. It is my promise to you to ensure you get the best possible repair and the best service available.
12. You can reach us 24 hours a day at 718 525-4660. Usually we call forward the business phone to our personal cell number. If it is an emergency leave a message and someone will get back to you.