



Bonus report **The Body Shop and You—A Reference Guide**  
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Having an auto accident is not fun, and dealing with a tow truck driver, body shop and an insurance company all at the same time can be a nightmare. Is there something that you can do to help the situation, besides not getting in it in the first place?

Let me give you a few pointers, tips and recommendations that might help relieve some of the anxiety caused from auto body shop trauma.

**1.**—have a towing company and body shop selected BEFORE you ever need one. This sounds easy, but very few people do it. Stop in at the body shop and take a look around. What kind of cars are they working on--newer or older models, antique car restoration, small dings and dents or big time crashes? What does the place look like on the inside? Are car parts strung all around the place, is there a sense of confusion in the air, do the employees look like they legally belong in this country (no offense)?

Body repair is tough, messy and at times delicate work. I run a clean shop and my guys are always losing small nuts and bolts, washers, plastic clips etc...we stop what we are doing and help look for the lost items, and if we have no luck, we go to the car dealer and get a new one, but some shops just "make due". You probably don't want the brake line on your car put together with "make it work" parts. Doing it right takes time, and sometimes we wait for hours for a fifty-cent clip that we lost, but doing it right and making it safe is important to us...it should be to you too.

**2.** --Look for association credentials, signs, plaques etc. From sources like:

I-CAR



## What Is I-CAR? [www.i-car.com](http://www.i-car.com)

I-CAR, the Inter-Industry Conference On Auto Collision Repair, is an international not-for-profit organization dedicated to training the collision industry. I-CAR's "Outward Vision" is to be an industry resource, ally and partner to all segments of the collision industry to help the industry reach the ultimate goal of providing complete and safe repairs to the consumer.

### Who Belongs To I-CAR?

I-CAR is an inter-industry organization with strong representation from:

- Collision repair businesses.
- Insurance companies.
- Domestic and import vehicle makers.
- Tool, equipment and supply manufacturers.
- Providers of technical education, training and research.
- Suppliers of related industry services, such as independent appraisers, technical publishers and recyclers.

ASE



## What is ASE? [www.ase.com](http://www.ase.com)

ASE- the National Institute for Automotive Service Excellence. Founded in 1972, ASE has a single mission: To improve the quality of automotive service and repair through the voluntary testing and certification of automotive technicians.

Although the certification of professional technicians remains ASE's primary mission, today the organization encompasses much more. ASE is an independent, nonprofit organization that works in many ways to help educate consumers, the media and others to promote informed decision making when seeking automotive repairs. ASE is also an information resource for professionals and consumers about many automotive topics.

**3. ---Get body shop recommendations from friends, your regular car mechanic and your insurance company. Get a business card for the body shop and an *after hours* wrecker phone number (accidents rarely happen during normal business hours). Find out if the body shop you have selected has indoor storage capability or if your car will be left outside until your insurance company comes to take a**

look (which could be days) before a decision is made to repair or replace your car.

**4.** ---Check out the body shop business reputation through the Better Business Bureau, and call your insurance agency to see if they have a good working relationship with them. An insurance company will probably be the one paying the repair bill, so you should make sure that your insurance company feels comfortable dealing with this shop when an accident arises.

The Better Business Bureau [www.bbb.com](http://www.bbb.com) is a non-profit agency designed to mediate claims brought forth by the consumer against a business. They are not a government agency. Businesses pay membership dues into the BBB in return for a BBB plaque or certificate to hang on their walls, and listing in the BBB membership roster.

So a company that is listed in the BBB membership listing in "good standing" could mean nothing more than a business that has paid its member dues and has no "complaint" filed against it. It does NOT mean that the company is honest or reputable and your decision to do business with a body shop should not be determined by BBB status alone.

**5.**—Ask the body shop to show you an example of what their finished product looks like. Most body shops will have at least one vehicle ready to be inspected and picked up by the car owner. See if the paint matches. One way to do this is to take the vehicle out in the sunlight, and walk around the vehicle slowly looking at each body panel individually--paying special attention to areas joining two panels together. Does the paint on the bumpers match the rest of the car, do the fenders match and *align* properly with the hood and the doors, is the roof straight or wavy looking, do you see paint over-spray around the tires, windows and on emblems or chrome pieces? If you can see obvious defects or sloppy workmanship with the naked eye, how many non-visual defects or safety issues could there be?

**6.** ---Ask the repair shop which insurance companies they work closely with on a regular basis. Every reputable body shop should have some kind of working relationship with at least one name brand insurance company. My body shop is considered a "pro" shop with many insurance carriers.

This "pro" status allows us to take digital pictures of your car and send them over the Internet to their adjusting office

for approval. This sure saves a lot of time waiting for a "real" person to show up and give us a written insurance estimate and an authorization to begin repairs.

Even what appears to be a small body repair job can take weeks to repair, and a large percentage of the time can be spent waiting on the insurance company for approval to begin working or waiting on a payment check from them. At my shop we do not release the car to you until we have full payment from you and or your insurance company.

**7.** ---Can you get a rental car from the body shop or will a rental car company come and pick you up from the shop? Make sure you can leave the rental car at the shop when the car is finished. A few rental car companies want *you* to bring it back to the rental place so they can inspect it for damage.

Make sure you ask them if that is the case before you head over to the repair shop. I see this all the time, people try to pick up their car on their lunch hour and then find out that the whole process of returning the rental car, *inspecting their car* at my shop, and then signing the repair orders and paying any remaining balance that is due can sometimes take *hours*.

**8.** ---What is the warranty period for the work performed and who honors it? Sometimes a part—a fender for example--might have a lifetime warranty against rust, but the shop only warranties their work for 90 days. You should ask the shop in advance what brand of parts will be used, and what the warranty will be on all parts and labor.

Paint can look beautiful for 6 months, then start to peel off, crack and fade away all on its own. Poor preparation before painting can cause the beautiful paint job you see now to completely disappear in months after it finally cures and hardens. Dust, hair, small grains of sand and Bondo body filler particles can resurface in the paint as it dries. What you see right after your car has been repainted will be the best it will be, so look closely. Some particles can be sanded or compounded out in a few weeks after the paint hardens, but hair or pin holes in the paint surface cannot be corrected without repainting. Also, do not wash your car surface with anything other than tap water for the first few weeks, soaps can dull the finish and make it look hazy.

**9. ---Deductibles and betterments. The deductible is the amount the insurance company is expecting YOU to cover. You determine the deductible amount on your policy and not the repair shop. The higher the deductible usually the lower the insurance premium will be. I carry \$1000 deductibles on my car, but I am in the repair business and can fix my own car.**

**Some people ask me to help cover the cost of their deductible (some want me to cover all the deductible for them). This is not only unethical but also illegal for both of us. This is what can happen if you want me to cover your deductible.**

**I cover some of your deductible for you in order to get the job. Let's say you have a \$500 deductible, where does that money come from?**

- I either cut some of my profit just to get the job**
- I don't replace ALL the parts or do ALL the labor that the insurance company paid me to do.**
- I bill the insurance company for additional work that was not performed to cover the cost of saving your deductible.**

**Is it really worth it to you and to me to save your deductible? Most insurance estimates limit the shop from making more than a 25% percent profit anyway, so the margins are pretty tight from the start.**

**A betterment amount is placed on a part that was replaced due to the wreck, but due to normal wear and tear, the part was soon to be replaced anyway. Example: A tire that has 50,000 miles and a useful life on this tire is 60,000. The tire was punctured in the wreck and had to be replaced, but since more than half of the useful life of the tire was already gone before the accident, a betterment amount will be figured as "normal wear and tear." This amount is YOUR responsibility to pay. In this example the tire cost is \$70, the insurance company might pay \$20 and you would have to pay the betterment of \$50. Batteries are another popular betterment item and are very frequently replaced in a front end collision.**

**10. Supplements.** This is something that you really need to understand. This is how it works. The insurance adjuster comes out and writes an estimate. He might only look at your car for 10 minutes then hand the shop his estimate and leave. This is just the beginning estimate and nothing is final YET! So many people get angry or discouraged that the estimate amount is not as much money as they thought it should be. A supplement is any supplemental "hidden" damage that is found after the original estimate is written. Relax, this is very common and is almost expected with today's plastic and aluminum cars. It is not uncommon for a supplement to match the original estimate, although that usually shows the work of an inexperienced and sloppy insurance adjuster. You can use that in your favor, if you need to complain about how long it is taking to repair your car!

A good rule of thumb on how long a repair should take is 3-5 actual *working days* for every \$1000 in damage. It is very easy to have a 'fender bender' these days that costs well over \$3000. So add in 3 days for the insurance adjuster to get on the property and give the shop an estimate, 3 days for the shop to schedule your car in and order most of the parts they know they will need. It is easy to see that 6 days can easily pass before anything is done to your car. If the shop is not open on weekends and the estimate is for \$3000, it could be 25-30 days before your car is finished and in your hands again. Most insurance companies will place a rental car limit of 30 days on you, but this can be extended if the adjuster originally wrote a low estimate and the extra damage was found at a later time. If you don't have rental car coverage on your policy (most don't) GET IT if it is under \$75 a year.

You should ask the body shop if there is a supplement to your original estimate and what did it cover. Some shops don't tell the customer of the "extra" work that was done or inform them that they were paid more than the original estimate amount. The supplement might be well deserved, don't get on the defensive if your shop has asked for a supplement, but you should be aware of what the extra work will cover and the warranty of that extra work.

**11.** The tow bill. Ok this always gets lots of attention. I live in Texas, and the laws are different in each state, but here this is how a tow truck driver makes a living, and what happens when he takes your car away from the accident scene.

**There are two types of tow charges (check your state laws)**

1. **Police tow**—the owner of the vehicle needing a tow was not available to sign the tow bill at the scene, and the police assigned a tow truck for you. Your car will probably go to an impound yard or storage lot somewhere, and you will have to call the police to find out where. Example: You are taken away in an ambulance. This type of tow is regulated by the state and has a maximum amount that can be charged.
2. **Owner consent**—the owner of the vehicle IS present to sign the tow bill. Believe it or not this type of tow can be just about any amount the tow truck thinks he can get away with. The tow bill is given to our shop where we pay the driver the amount, and then we add that amount to the insurance estimate.  
Sometimes the tow truck drivers just gouge the heck out of the insurance companies, because they know they will pay it. The shop might not have anything to do with the high price that might be charged, so your complaint might have to go to your insurance company, a state or city government office or to the tow truck company.

**If YOU signed the bill, there is usually not much that will happen except for it to be paid. You CAN however haggle the price before the driver hooks up to your smashed up car that is in the middle of traffic, but usually your mind is on more important things.**

**To defend all my tow truck driver buddies out there... These guys work hard, they sit in their trucks 24 hours a day waiting on "bad" things to happen to us. I see these guys in their trucks on Christmas, Thanksgiving and all other holidays just trying to make a living. They sit under overpasses, at busy intersections and they follow ambulances and police cars to see if there is something for them to tow away. If you have been in a wreck and needed help these guys are a welcomed face and usually the first to arrive on the scene.**

**I hope this helps.**

**Sincerely**



**Austin C Davis**

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## **A few sites I recommend**

[www.autobeef.com](http://www.autobeef.com) Free maintenance information about YOUR car.

[www.mycarsucks.com](http://www.mycarsucks.com) Ok, everyone has/had a car they don't like. Take a look at what some people drive... it might make you feel better.

[www.automotivewolf.com](http://www.automotivewolf.com) Great maintenance reminder software--FREE trial! This software is downloaded 4000 times a week on the net...try it.

[www.thecarplace.com](http://www.thecarplace.com) Great place for free information on all types of cars

Drive a luxury sports car for FREE [Click Here](#)

Buy your dream car CHEAP from a government auction [Click here](#)

Thinking of leasing a car? Look here FIRST [Click Here](#)