



Your Car, Your Choice Who Will Fix it

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Connecticut motorists are finally being told the truth: they have the right to determine where they will have their vehicles repaired in the event of an accident.

A new law, effective Jan. 1, reinforces motorists' rights to have their auto repaired by a qualified, licensed, competent auto body shop of their own choosing.

The repair shops that insurance companies direct policy owners to often charge less, but that's because they may use substandard parts and cut corners on repairs so even consumer safety may be in jeopardy. Deceptively referring consumers to insurance company "preferred" shops has been illegal for decades, but far too often the insurance companies have been able to bully unsuspecting consumers.

This new law is the result of years of efforts by the Auto Body Association of Connecticut in conjunction with state Attorney General Richard Blumenthal, to whom we and the motoring public owe our thanks.

Also deserving of our sincere appreciation is State Sen. Joseph J. Crisco Jr., D-Woodbridge, co-chairman of the legislature's Real Estate and Insurance Committee, who was instrumental in finally getting the bill passed last year.

Specifically, the new law requires that motorists who have been involved in an accident with vehicle damage must be notified that they have a choice of repair facilities. This notification must appear on insurance identification cards, on estimates supplied by the insurance company or repair shop, and also be clearly posted on signs in all auto body shops.

It's your car, your choice

This is a giant step forward. It will go a long way to help educate consumers that they don't have to be afraid of insurance companies. It's your car, and your choice where to have it repaired.

Now it is up to consumers to take advantage of this new legislation. Consumers still must have the courage to go to the repair facility of their choice. Don't be fooled by inaccurate suggestions of out-of-pocket costs or statements about repair delays.

A good consumer should call or visit more than one repair facility to learn which shop is qualified to repair your car properly. This is critical when you want to maintain the value in that vehicle after the repair.

Beware of low-ball estimates! You have the right to be paid for a proper repair! The facility with the lowest estimate may base that estimate on using substandard, after-market parts that are not authorized for use in many vehicles. Or in many cases leave out necessary procedures needed to bring your car back to pre-loss condition. In fact, the warranty on many new cars will become void if the car is repaired with the non-approved parts.

The new legislation requires all repair facilities to post this alert:

"Notice: The customer has the right to choose the licensed repair shop where the damage to his or her motor vehicle will be repaired."

The law also requires that consumers sign a written acknowledgement that they have been alerted to this right.

Now you know the truth.

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