

**VEHICLE OWNERS GUIDE TO INSURANCE CLAIM
HOW TO PROTECT YOUR AUTOMOBILE'S VALUE AFTER AN ACCIDENT**

INSURED - When your insurance is paying for your damage.

CLAIMANT - When another insurer is paying for your damage.

DEPRECIATION/BETTERMENT - Term used in the insurance industry when a part such as a tire is replaced the company pays for the unworn part and the customer pays for the amount that was worn.

1. Knowing your rights is a must to protect the value of you automobile!
2. Whether you are at fault or not, call your agent and let them know that you have been in an accident; and when you are going to have the repairs done.
3. Call the other insurance company if you are not at fault (a Claimant) and let them know who will be repairing your vehicle.
4. If you are a Claimant they have to provide you with a rental vehicle when repairs begin or right away if your vehicle is not drivable, safe or legal.
5. When contacting the insurance company, information you will need to get:

Name or Person Contacted_____

Phone number_____ Fax number_____

Claim # _____ () Claimant _____ () Insured _____

Insurance Company Name_____

There are many deceiving word tracks to make the vehicle owner think that he or she has to be directed to one of the Insurance company shops that work for them.

Take note of names of the person and all deceiving word tracks used, such as!

- ___ If you don't take your vehicle to one of our shops, we might not pay your rental. (Deceiving)
- ___ You can take it to that shop but if you have any problems we may not be able to help you. (Deceiving)
- ___ Our shops have guarantees, I don't know if they have any or not. (Deceiving)
- ___ You can take it to that shop but that is why your rates are so high. (Deceiving)
- ___ That shop is not on our list of preferred shops! (How they say it) (Deceiving)
- ___ You can go to that shop but it may cost you more. (Deceiving)
- ___ If you take your vehicle to someone that is not on our list, it may take longer to get your repairs started. (Deceiving)

Beware, Be Smart; Protect your Automobile's Value!

Our pledge to you that our high standard repairs at Dingman's won't cost you any more than your deductible or betterment/depreciation if you're an insured and nothing or the betterment/depreciation if you are a Claimant. We work for you! "We would rather be the best than apologize for anything less"

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