

# Car Care Corner

## Auto Repair Fraud Can Threaten Lives: What You Need To Know

(NAPSA)—A trustworthy auto repair shop can keep your vehicle running safely and protect you and your passengers from life-threatening harm while on the road. Most body shops are honest, but some will put your life and safety in danger with cheap, shoddy and bogus repairs.

These schemes line the shop's pockets while putting you at risk, causing you stress, and costing you time and money. Many repair schemes also bilk insurance companies, causing everyone's auto premiums to rise.

Auto repairs rank third among the top 10 consumer complaints compiled by the Consumer Federation of America. Drivers lose tens of billions of dollars each year to faulty or unnecessary car repairs, the National Highway Traffic Safety Administration estimates.

Poorly repaired vehicles can break down in traffic or high speeds. Crucial parts can also crack or malfunction. You could lose control, causing a serious risk to you, other drivers and pedestrians, according to the Coalition Against Insurance Fraud ([www.InsuranceFraud.org](http://www.InsuranceFraud.org)). You could also be a victim of insurance fraud:

- **Padding charges.** Shops may offer reasonable verbal repair estimates but present final bills that are far beyond the estimates.

- **Needless repairs.** A shop may pad bills by "repairing" mechanical problems and damage that don't exist.

- **Counterfeit or used parts.** Some dishonest shops install parts that are counterfeit, substandard or used but charge you for expensive new parts.

Here are some ways to help prevent fraud:



**Always get a written estimate for auto repairs. This should include parts and labor—and get the estimate before you authorize repairs.**

- **Seek recommendations.** Your insurer should have a list of preferred body shops. Also, ask friends and relatives for a shop they trust.

- **Get a written estimate.** This should include parts and labor—and get the estimate before you authorize repairs. Also make sure the shop agrees, in writing, to contact you for approval before performing work that exceeds a certain dollar amount.

- **Watch out for waiving the deductible.** Be wary if the shop offers to help you recover or "waive" your deductible.

- **Ask to see repairs and credentials.** You want to see exactly what was done. Have the shop point out what parts were replaced or repaired. You should also see the old parts that were replaced. A good repair shop should be neat and have modern equipment. Look for updated certifications such as the Automotive Service Excellence Blue Seal and those from the National Institute for Automotive Service Excellence.

To find out more, visit [www.InsuranceFraud.org](http://www.InsuranceFraud.org).