

ConsumerAlert

Auto Repairs: Protecting Yourself Against Fraud

(NAPSA)—Which is more important, saving money on car repairs or saving your life?

Finding a reputable shop to take your vehicle for major repairs—perhaps due to an accident or mechanical problems—can help protect you, your passengers and your wallet from harm.

Although most body shops are honest, some will try to defraud you and your insurance company. There are a number of scams they might try—from padding charges to using defective parts to performing shoddy repair work—and it's the customer who ends up paying, via increased insurance premiums.

The headaches and time spent fixing fraudulent repairs are never worth the cost. But worse, these scams can make your vehicle unsafe and threaten your life.

Consider this actual incident: A car was brought in to a repair shop to have the steering assembly repaired. The mechanic, instead of using new or even refurbished parts, put the assembly back together with a coat hanger. While the driver was on the road, the hanger broke and the car veered off the road into a house.

In other words, finding a quality, reliable repair shop means more than just good prices and less hassle; it's a matter of protecting yourself and your family. The Coalition Against Insurance Fraud offers these tips for finding a suitable shop:

- Ask your auto insurer, friends and colleagues to recommend quality body shops.
- Does the shop have a written warranty and guarantee of cus-



When you have car repairs made, it's important to work with a reputable body shop to protect yourself against insurance fraud.

tomer satisfaction?

- Get a written estimate before authorizing repairs. Estimates should say the shop will contact you for approval before performing work exceeding a specific amount.
- When you pick up your car, ask the service manager to explain all work completed and all replacements made. Have new parts pointed out to you. Ask to see old, replaced parts.
- If you can't resolve problems, contact your local Better Business Bureau. If you suspect fraud, contact your insurance company and state fraud bureau.
- Make sure your bill legibly itemizes all work done, including parts, repairs and any guarantees.
- Is the final bill close to the estimate? Have the shop explain any extra charges or work.
- If you aren't satisfied with the repairs, explain your problem and have the shop correct it.

For more information about how to protect yourself against different insurance scams, visit www.InsuranceFraud.org.