# body shops



# be aware. be informed. know your rights!

Body Shops routinely pay tow truck drivers a very substantial commission based on a percentage of the total repair cost to your car. These funds have to come from somewhere. As a result, the after market replacement parts often do not meet Kia specifications. These body shops function by taking advantage of uninformed clients. Know your right as an insured motorist in Ontario!

Your Insurance Company may strongly recommend a body shop. Once again, they may repair your vehicle with non-Kia parts to reduce costs.

#### 1. Do I have the right to select the shop that will repair my car?

**Yes.** As a client of an insurance company you have the right to insist that your vehicle be prop-erly repaired and restored to Kia's specifications at a dealer affiliated body shop. There can be no increased cost to you. The insurance company cannot permit your choice of repair facility to affect your premium.

# 2. Do I need to get three estimates?

**No.** Do not waste your time and that of several repair shops getting estimates. Select your repair facility then notify your agent or insurance company. Your insurance adjuster will then need to inspect the damage. Generally, claims are handled by the company's claims department, not the agent/broker.

### 3. Must I notify my insurance company before the repairs?

**Yes.** Insurance policies require that you notify the insurance company or your agent/broker. Make a report and tell them where the damaged vehicle can be inspected.

# 4. Who is responsible for the repairs?

**The auto body repair shop.** That is why it is important that you select a repair facility that is properly trained and equipped to restore your automobile to it's pre-accident condition.

# 5. Should I insist on genuine Kia parts?

**Yes.** Kia Canada will not provide any warranty whatsoever on non-factory parts used for body repairs. As much as 5 years of coverage can be lost if a repair is undertaken early in the automobile's life.