



## Consumer Alert

Nebraska Department of Insurance  
402-471-2201 ~ Toll-free Consumer Hotline 1-877-564-7323  
[www.doi.ne.gov](http://www.doi.ne.gov)

### Choosing A Vehicle Repair Facility

#### WHAT SHOULD VEHICLE OWNERS ASK WHEN MAKING AN INSURANCE CLAIM?

Nebraska insurance law gives vehicle owners the right to choose which repair facility to use when making an insurance claim. **As an insurance consumer, it is your choice.** Before choosing, the Nebraska Department of Insurance encourages consumers to ask questions so they can make an informed decision to either use a facility that has a direct repair program arrangement with the insurer or to use a repair facility that is not included in the insurer's network.

Some automobile insurance companies enter into agreements with repair facilities. Those types of agreements vary by insurance company and may include protections for you as well as the insurance company. However, just because an insurer may contract with a specific body shop, this does not require you to use that body shop. It may be helpful to ask questions like these of both the insurance company and the body shop you are considering so that you can make a good decision:

- Must the insurance company authorize the repairs before they are made?
- Will the repairs be guaranteed, and if so, to what extent and by whom?
- What happens if additional problems, directly related to the loss, are discovered during the repair process?
- What happens if there is a dispute about price of the repairs? Will it be my responsibility to cover any amount not agreed to by the insurance company?
- What should I do if I am not satisfied with the repairs?
- Is the repair facility experienced in the type of repairs I need?
- How soon can repairs be made?
- Will it be convenient for me to drop off and pick up my vehicle? How far will I need to drive? If towing is required, who will pay?
- What is the general reputation of the body shop? Are customers satisfied with its repairs?
- Does my situation include reimbursement for a rental car, and if so, what can I expect if repairs take longer than originally estimated? Availability of rental car reimbursement usually depends on the coverage you have purchased, or whether another party was responsible for the accident.

The Nebraska Department of Insurance is here to help with your insurance concerns. Contact the toll-free consumer hotline at 1-877-564-7323 for assistance.