

# Accident Repairs - Know Your Rights

## It's your car. Make sure it's repaired properly.

Insurance companies arrange accident repairs to keep their own costs down. Does keeping their costs down mean repairing your car cheaply? What level of service and quality of repair will you receive? Will original manufacturer parts be used or imitation parts? Will your manufacturer's warranty remain intact?

Imitation, or non-OE, parts may not fit correctly. They are sometimes provided without surface, or rust protection. Using non-OE parts will invalidate your manufacturer's warranty. After your home, your car is probably the most valuable possession you own. You and your family will travel in your motor vehicle at speeds up to 70 mph. Don't accept any compromise in the quality of repair to your car.

We will manage your insurance claim, saving you a lot of time and hassle and, we will carry out manufacturer approved, tried and tested repair methods. You do not have to use the insurer's repairer. Your rights in this area were confirmed by a directive from the Office of Fair Trading issued in 1993.

The following is an extract from an article published in the Daily Telegraph.

"Around 75% of all car accidents are controlled by insurers through their call centres. They send policyholders' cars for repairs to "approved" garages that they, the insurers, have chosen to be on their networks. This enables insurers to dictate the level, quality and cost of service to be provided to their own customers."

"Consumers might think that insurance company "approval" means that repair shops have the correct skills and equipment to undertake proper and safe repairs. While it is true that repairers have to get the right tick in the box before selection, little of that information pertains to their technical skills and equipment. This is simply not good enough in a world where cars and repair equipment are becoming ever more complex."

Many bodyshops have insurer approvals. However, we are manufacturer approved, trained and audited. This allows Chartwell to complete repairs to your vehicle without being compromised by a contract with the insurer.

