



CAR CARE CORNER

Small Print Can Make A Big Difference in Collision Repair Ⓣ

(NAPSA)—The small print in your auto insurance policy can make a big difference if you need to have collision repairs made to your vehicle—especially if parts need to be replaced.

Most policies written by insurers are carefully worded when it comes to replacement parts. You are likely to find that your policy lets your insurer use replacement parts that are “like kind and quality,” “equivalent quality” or “functionally equivalent” to the parts provided by your vehicle’s manufacturer.

This may seem to be a minor point but many vehicle manufacturers have major concerns with the alternative parts that may be used for collision repairs. According to George Gilbert from Ford Motor Company, this language allows insurers to specify copies of new parts that are not made by your vehicle’s manufacturer or parts salvaged from junkyard vehicles.

To address this potential problem, Gilbert said his company has developed a number of recommendations for consumers. Here are examples:

• **Non-Ford Replacement Collision Parts.**

The use of new aftermarket (imitation) or recycled (salvaged) collision parts to repair collision damage to Ford vehicles raises concerns about warranty and quality.

These parts are not covered by Ford’s new vehicle service part or corrosion warranty or any variety of the Ford Extended Service Plan. In addition, any damage to or failure of a part caused by the installation or improper performance of an imitation or salvaged part is not covered by Ford’s new vehicle service part or corrosion warranty, or

any variety of the Ford Extended Service Plan.

• **Non-Ford Replacement Collision Parts and Air Bag Systems.**

The car company is confident about the performance of air bag systems it designs and installs in its vehicles. It cannot be confident, however, that its air bag systems and components will perform properly on vehicles that have been repaired with imitation or salvaged collision parts.

Testing by the company has shown imitation collision parts to be substandard in their fit and structural integrity. To its knowledge, no comprehensive testing has been conducted to verify that the performance of imitation or salvaged collision parts—particularly crucial front end parts, such as hoods, bumper reinforcements and header panels—in front-end crashes will be compatible with Ford air bag systems.

Because so little is known about the effects of imitation and salvaged collision parts on air bag system and component integrity, the automotive manufacturer believes genuine Ford collision parts should be used for collision repairs to protect the interests of vehicle owners.

• **Remanufactured Wheels.**

Ford cautions vehicle owners against the use of remanufactured or refinished steel or aluminum wheels when they have been remachined, replated, welded, bent, straightened, reformed or have had new material other than cosmetic coatings added to them.

Ford does not warrant any remanufactured/refinished wheel provided by an aftermar-

ket supplier.

Those choosing to use a remanufactured or refinished wheel from an aftermarket supplier should verify that the wheel carries permanent markings that identify the aftermarket supplier and the date of remanufacturing/refinishing and request a copy of the warranty provided by the remanufacturer and/or aftermarket supplier.

According to Gilbert, it is very likely that some non-vehicle manufacturer parts—as well as critical safety and vehicle performance parts such as lights and radiators—could be used for collision repairs if vehicle owners do not get involved in the selection process. He recommends a few key steps vehicle owners can take to make sure their vehicles are repaired to their satisfaction:

- Before choosing an insurer or when renewing your policy, check the policy limitations regarding replacement parts. Ask your insurance representative to help explain any limitations.

- If you are concerned with replacement part policy limitations, check with other insurers. Because more consumers are complaining about replacement part restrictions, certain insurers now offer policyholders more choice.

- Bottom line—you have a right to have your vehicle repaired to your satisfaction. If you learn that non-vehicle manufacturer parts have been specified to repair your vehicle, let your collision repairer and insurer know. You always have the right to demand vehicle manufacturer parts for repairs, although you may be required to pay the difference in cost.