

Be Prepared For Collision Repair

(NAPSA)—No one plans for a car accident, but preparation can be key to a better vehicle repair experience, especially collision repair. Here are some answers to common questions asked by first time accident victims.

The accident has made it impossible or dangerous to drive my car. Whom can I call for help?

Commonly, vehicle owners arrange for a tow truck through their insurance carrier's roadside assistance plan. Drivers of new and/or leased vehicles should also consider their vehicle's original equipment manufacturer (OEM) emergency roadside assistance plans. The OEM roadside assistance plans' coverage matches or is often more inclusive than the insurance companies' counterparts.

Where should I get my car repaired?

One of the most critical aspects of collision repair is getting the vehicle returned to "pre-accident condition." To accomplish this goal, your auto dealership may be the best point of reference, though it is likely your insurance company will also make recommendations. You have the final say in where your car gets repaired, though. Take the time to ask around and select the dealership or body shop with the best references.

How do I know my car is getting repaired properly and affordably?

During the collision repair process you will have to make several choices, especially about the parts used to repair your vehicle (commonly known as "crash parts"). Crash parts are defined as the sheet metal and plastic com-



ponents most often damaged in accidents, such as fenders, hoods, bumpers and doors. OEM (original equipment manufacturer) crash parts are made by or for vehicle manufacturers, and are the same as the parts installed on new vehicles.

There are also aftermarket parts (unauthorized imitations of OEM parts), salvaged parts removed from "totaled" vehicles, and reconditioned parts. Your insurance company may specify any of these listed parts for your repair but you can request that your car be repaired with specific parts.

To make the choice that's right for you, consider these facts:

- Testing by a variety of manufacturers and independent firms consistently confirms that OEM crash parts out-perform aftermarket crash parts in all critical quality areas, including fit, finish, structural integrity, corrosion protection and dent resistance.
- OEM crash parts are the same as those used on new vehicles, which meet all Federal Motor Vehicle Safety Standards (FMVSS).
 - Damage to adjoining or adja-

cent parts and/or system, caused by a substandard aftermarket crash part, is not covered by vehicle manufacturer warranties.

Will I get my car back quickly?

The speed with which your car is repaired will depend on the severity of the accident. Reading the collision repair estimate carefully can speed up the process considerably. Collision repair estimates can be confusing, so ask for explanations of all the abbreviations, acronyms or terms that you may not fully understand. If you are offered a repair payment check immediately at a drive-in claim center, don't cash it until you review the estimate with the collision repairer to be sure the check covers all repairs.

Using OEM parts can also save you time and money. A survey conducted by Industrial Marketing Research (IMR) found on average that using aftermarket parts increases repair time by 26 percent because of their poor fit. Increased repair time leads to more time without your vehicle and increased rental car bills.

So what's the bottom line? If vou need collision repair, know your rights. Select a reputable body shop. Read the estimate and repair order carefully. Make your preference for parts known—before repairs begin. If you don't get involved in the decision-making process before repairs actually begin, your parts preferences may not be considered. Inspect all repairs carefully before you sign-off on the job. Following these easy tips can help protect your vehicle investment and ensure a more satisfying collision repair experience.