



Bondurant
—AUTO BODY—

KNOW YOUR RIGHTS

**We work WITH all
Insurance Companies -
But we work FOR
our Customers!**

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KNOW YOUR RIGHTS

As a consumer of automotive collision repair, you have a number of rights which could better ensure that your vehicle will be repaired in a proper, complete and safe manner.

Hopefully, you will not face the aftermath of a car collision. But, if you do, our goal is to help you get through it with a little stress as possible. We've put together some information that will help you get through the process a bit easier.

REQUEST A REPORT

Call the police after your accident, as **YOU HAVE A RIGHT** to get a written accident report or an official police information exchange report. When you get the Police report (which we always encourage you to do), it will list the other driver's personal and insurance information. Understand that even a small fender bender can end up costing thousands of dollars especially with today's vehicles and all the technology they have. If you have yet to file a report, you can still do so at this website:

<https://iowadot.gov/mvd/driverslicense/>

NOT DRIVEABLE?

If your car is not drivable, or has any of the following - including but not limited to: broken headlights or taillights, side mirrors, broken glass, non-latching hood, doors or trunk, **YOU HAVE A RIGHT** to have your car towed directly to us. Make sure to call us and either tell us it's on the way or leave a message with your personal information if it's after hours.

FILING A CLAIM

Either you or the other party involved in the accident (or both) need to call your insurance company to file a claim, depending on whose fault it was. If the accident was your fault, call your insurance company and tell them you need to start a claim for an accident. If the accident was clearly not your fault, you could wait for the other driver's insurance company to call you OR you can call them to get the ball rolling. If the situation is a "no-fault" situation, call your insurance company.

You will receive a Claim Number from either your insurance company or the other person's insurance company. Keep that claim number handy, as you will need to refer to this often and we will eventually need it as well.

**YOU HAVE A RIGHT
TO TAKE YOUR VEHICLE
TO ANY SHOP YOU CHOOSE.**

REQUESTING A SHOP

Right away, tell the responsible insurance company you are taking your vehicle to Bondurant Auto Body. They may say that we aren't in their "network" or are not one of their "preferred vendors" and try to get you to change your mind. They might make it sound like their preferred vendors are who you HAVE to go to. **YOU HAVE A RIGHT** to take your vehicle to any shop you want to. It's against the law in Iowa to tell you where you have to go. Do not let them "steer" you to any shop. Shops they mention are in their "Direct Repair Program" meaning they have contracts with insurance companies to produce work at a discount. This is why the insurance companies direct you to these repair shops— so they save money.

If the accident wasn't your fault, or if you have rental coverage in your policy **YOU HAVE A RIGHT** to a rental car. If it wasn't your fault, you shouldn't have to pay anything for the rental while we are doing repairs. If you're found at fault, it will depend on your coverage – ask your insurance representative. Both Enterprise or Hertz can be scheduled to meet you at our shop when you drop off your car if you would like. They will also pick up the rental from our shop after you pick up your repaired vehicle from us. Now that you know this, you can instruct the Insurance Company and the Rental Car Company to set it up this way.

**YOU HAVE A RIGHT
TO A SAFELY
REPAIRED VEHICLE.**

DEDUCTIBLE

If the accident was your fault, no-fault, or if for some reason you have to use your insurance even if it wasn't your fault, you will need to pay your deductible. The insurance company pays us the amount owed for repairs MINUS your deductible. Your deductible is actually part of the payment owed to us for the services we provide. The only way to "hide" or "bury" your deductible is to take shortcuts on repairs or parts or both. And for your safety, we will not cut corners on your repairs. **YOU HAVE A RIGHT** to a safely repaired vehicle. If the accident was deemed not to be your fault, you will have no deductible owed. (Your deductible must be paid at the time of pick-up. We accept Visa, Mastercard, Discover, American Express, checks and cash.)

**We'll work with
you and your
insurance company
to get your vehicle
repaired and back
on the road!**

**Call us at:
515-967-9000**

**Email:
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The Best Part of a Bad Situation