

Crawford's AUTO CENTER, INC.

302 West Uwchlan Avenue
Downingtown, PA 19335

READ MORE
INFORMATION
INSIDE!

WINTER 2019

VISIT US AT: www.crawfordsac.com



The best advertisement is the one that happens by word-of-mouth! Share your experience with our services on Facebook, Google, and Yelp!



HOW TO SUPPORT SMALL BUSINESS

An Independent, Consumer-Oriented, Auto Body Collision Repair Business!

Crawford's Auto Center, Inc.

302 West Uwchlan Avenue
Downingtown, PA 19335

24/7 Emergency Line: 610-363-9111
Office Line: 610-269-1610

Quarterly Newsletter

VOLUME 017

WINTER 2019

PENNSYLVANIA'S "STEER CLEAR" LAW

You may have noticed an increase in billboards and signs that read, "MOVE OVER, IT'S THE LAW!" in Pennsylvania, but do you know what it is referring to? As a business that plays a role in emergency road-side assistance, it is incredibly important to share what this law is all about. Here is the law, straight from the Pennsylvania State Police Website (www.psp.pa.gov):

Pennsylvania Vehicle Code Law 3327 - "Duty of Driver in Emergency Response Area"

GENERAL RULE - When approaching or passing an emergency response area, a person, unless otherwise directed by an emergency service responder, shall:

- pass in a lane not adjacent to that of the emergency response area, if possible; or
- if passing in a nonadjacent lane is impossible, illegal or unsafe, pass the emergency response area at a careful and prudent reduced speed reasonable for safely passing the emergency response area.

PENALTY - Any person violating subsection (a) commits a summary offense and shall, upon conviction, pay a fine of not more than \$250.

- According to the NHTSA the number one cause of law enforcement deaths from 2003 to 2013 were traffic incidents. In this time period **138 law enforcement officers were struck and killed** on our country's highways.
- According to AAA, **a towing operator is killed every six days** working in or near moving traffic.
- The Emergency Responder Safety Institute states that each year **6-8 fire rescue and/or EMS workers are killed** in or near moving traffic.

With a National Safety Commission survey showing that about **71% of Americans are unaware** of the existence of these laws, we try our best to spread awareness as much as possible. ALL 50 States have similar laws in place, with some varying specifications or higher fines.

Imagine that the person working alongside the road is your loved-one.
Drive at a speed that would keep them safe!



Visit us at:
www.crawfordsac.com

Member of The Pennsylvania Collision Trade Guild



SHOPPING FOR CHEAPER AUTO INSURANCE?

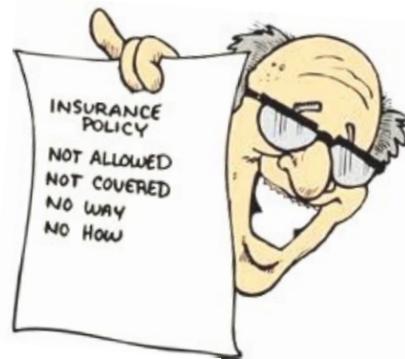
On a regular basis our customers tell us they have been searching for cheaper auto insurance or have purchased a cheaper brand of insurance. These customer comments are concerning because a cheaper insurance policy may create problems for you and your automobile investment. Do these sound familiar?:

"15 minutes could save you 15 % or more on car insurance!" - GEICO

"You could save an average of \$668 with Progressive!"

These types of advertisements are all about getting your attention, however, when the time comes to use your policy's coverage after an accident you may find out that your cheaper coverage is exactly what you asked for... **CHEAPER**. This means cheaper automobile replacement parts, cheaper labor rates reimbursement, and cheaper repairs. If you really want to know what type of insurance coverage you are purchasing read the policy before you buy it!

Why do people base their insurance purchases on TV, radio ads, internet advertising and other methods of propaganda without reading or examining the product they are purchasing? Today's savvy buyers spend a great deal of time researching appliances, automobiles, computers, televisions, etc. before they buy. However, when it comes to insurance they shop price versus coverage. Coverage, or policy liability, is what the insurance company owes you in the event of a loss. Inside every insurance policy there is a section that explains the **"Limits of Liability."** It is within the limits of liability where the company plays the bait and switch game, promising to repair your crashed vehicle while



also stating that they will only pay for alternative, generic parts based on a discounted labor rate. Or they will replace your totaled vehicle based on actual cash value (ACV), not average retail value. ACV is based on their skewed database values, *not* the amount needed to replace your transportation with a like kind and quality vehicle.

Crawford's is not in the business of auto insurance and this message is not to promote one brand over another. However, while helping customers through the claims process we communicate with practically every brand of auto insurance in the marketplace and have a good idea of which insurance companies are accountable to their policy holders and which companies sell policies that do not properly cover a customer's loss. There are good insurance companies and there are not so good insurance companies. You owe it to yourself to know the difference.

When folks ask us coverage questions we usually start out by explaining that a person buys insurance coverage for catastrophic situations. **So, why would you purchase a cheaper coverage when your goal is to be reimbursed for your loss at 100%?** The goal in purchasing insurance coverage is to safeguard you from a financial loss based on a contractual agreement (policy). Unfortunately, this agreement is written by the same entity you have the agreement with. We call this a contract of adhesion or a "take it or leave it" agreement. In layman's terms, it means asking the person who owes you money to set the terms of the amount that is owed to you. Because of this, it is our recommendation to protect yourself and your property by reading the insurance policy PRIOR to purchasing it.

PLEASE READ YOUR POLICY!

If you would like assistance understanding your policy or the language within it, feel free to stop by our office with a copy of it!

DID YOU KNOW YOU CAN HAVE YOUR CAR REPAIRED **WHEREVER** YOU WOULD LIKE! AN INSURANCE COMPANY **CANNOT** REQUIRE, RECOMMEND, DICTATE, COERCE OR INTIMIDATE YOU INTO HAVING YOUR CAR REPAIRED AT ANY PARTICULAR REPAIR FACILITY!

MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER ACT

ACT OF DEC. 29, 1972, P.L. 1713, NO.367 CL. 63

AN ACT CONCERNING MOTOR VEHICLE PHYSICAL DAMAGE APPRAISERS; PROVIDING FOR THE LICENSING OF PERSONS ENGAGED IN APPRAISING PHYSICAL DAMAGES TO MOTOR VEHICLES; FIXING FEES AND PRESCRIBING UNLAWFUL ACTS AND PENALTIES.

(D) NO APPRAISER OR HIS EMPLOYER SHALL REQUIRE THAT REPAIRS BE MADE IN ANY SPECIFIED REPAIR SHOP.

2 TYPES OF BODY SHOPS

DRP/CONTRACTED

INDEPENDENT

HOW DO THEY DO BUSINESS?

These shops are often referred to as "preferred" shops by the insurance company. They recognize the insurance company as their customer, relying on them for job referrals, rather than earning a respectable reputation for themselves.

These shops recognize the vehicle owner as the customer, repairing vehicles by their own professional repair standards in a manner consistent with the manufacturer guidelines and accepted industry practices.

WHO ARE THEY WORKING FOR?

Give the choice between what is right for your vehicle's repairs or what the insurance company has told them, the shop WILL choose the latter. These shops have to meet quotas.

They favor the vehicle owner rather than being in the back pocket of the insurance company.

WHAT IS THEIR PRIORITY?

Insurance Company **BEFORE** Consumer

Consumer **BEFORE** Insurance Company

