

Crawford's Auto Center, Inc.

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

Quarterly Newsletter

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AUTOMOBILE INSURANCE COVERAGE: COLLISION VS. COMPREHENSIVE

On many occasions customers visit us with damage on their vehicle that they believe would fall under their collision coverage when it is actually a comprehensive claim. We see this type of confusion throughout the year but especially when the vehicle has an impact with a deer or other animal. To help our customers better understand the difference, we are providing brief explanations of the differences:

COMPREHENSIVE COVERAGE:

This type of coverage is usually explained as an incident that happened by "An Act of Mother Nature." Comprehensive coverage provides protection against theft, vandalism, break-ins, key waxing. It also covers damages caused by incidents other than a collision, such as fire, flood, falling trees or rocks, and impact from a deer.

COLLISION COVERAGE:

Reimburses you for damage to your car that occurs as a **result of a collision with another vehicle or other object**, such as a tree or guardrail when you are at fault. It also covers damage from potholes, rolling your car over, striking someone else's property, or driving your vehicle off the roadway - creating damage on the underside of your vehicle.



For example, you are driving home when a deer runs out in front of your vehicle and impacts our front end. The damages sustained would be considered a **comprehensive claim** because the animal struck your vehicle.

Take the same scenario, however, you swerve hard to the right to avoid the deer impact. You then run your vehicle off the road into a wooded area and sustain front-end and undercarriage damages. This scenario is now a **collision-related claim**.

If you have recently experienced a automobile collision and would like guidance and education throughout the repair process, our team at Crawford's is standing by to help! Please feel free to call our office at **#610-269-1610** or stop by to speak to us today!

Please remember...

IT'S YOUR CAR, IT'S YOUR CHOICE!

In Pennsylvania it is **state law** that the consumer has the right to choose the repair shop in which their car is repaired. If you experience any difficulty from the insurance company, we would be glad to help you get the proper repairs you deserve!



**READ MORE
 INFORMATION
 INSIDE!**

FALL 2020

VISIT US AT: www.crawfordsac.com

The staff at Crawford's Auto Center, Inc. is here to help YOU, our customer.

If you need help, please give our business a call our office at 610-269-1610 or our 24/7 Emergency Line at 610-363-9111.

If ANYONE - including staff from your insurance company - tells you that you HAVE to go to their preferred shop, tell them it is not true according to PA State Law.

If you need auto body collision repairs - you have the legal RIGHT in Pennsylvania to request your repairs to be completed at YOUR preferred collision repair facility.

If you get into an automobile accident and need a towing company - you have the legal RIGHT in Pennsylvania to call any towing company you would like.

IT IS IMPORTANT FOR YOU TO KNOW YOUR RIGHTS AS A CONSUMER!

ATTENTION PENNSYLVANIA VEHICLE OWNERS!

CHILD PASSENGER SAFETY

Did you know motor vehicle injuries are a leading cause of death of children in the United States?

- In 2017, 675 children 12 years old and younger died as occupants in motor vehicle crashes. Of these children [for which restraint use was known] 35% were NOT buckled up.
- Overall, an estimated 46% of car seats and booster seats are misused in away that could reduce their effectiveness.

Make sure children are properly buckled in the rear-facing, forward-facing, or booster seat appropriate for their age, weight and height.

Always be sure to check owner's manuals and labels on the seat for weight and height limits. Review the CDC's website on Motor Vehicle Safety at the URL below to read more information on appropriate car seats for children.

SET AN EXAMPLE!

PARENTS AND CAREGIVERS SHOULD ALWAYS WEAR A SEAT BELT TO SET THE PROPER EXAMPLE FOR CHILDREN.

Information Provided By:
www.cdc.gov/motorvehiclesafety/child_passenger_safety/
www.nhtsa.gov/car-seat-use-after-crash

HAVE YOU BEEN IN AN AUTOMOBILE ACCIDENT?

The National Highway Traffic Safety Administration recommends that **car seats be replaced following a moderate or severe crash** in order to ensure a continued high level of crash protection for child passengers. **NEVER** use a car seat after it has been involved in a moderate or severe crash. Car seats do not automatically need to be replaced following a minor crash. Always follow manufacturer's instructions.

A minor crash is when: The vehicle was able to be driven away from the crash site, the vehicle door nearest the car seat was not damaged, none of the passengers in the vehicle sustained any injuries in the crash, if the vehicle has air bags, the air bags did not deploy during the crash; and there is no visible damage to the car seat.



2 TYPES OF BODY SHOPS

DRP/CONTRACTED

INDEPENDENT

HOW DO THEY DO BUSINESS?

Direct Repair Program (DRP) 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.

Independent 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?

Given 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



Information provided by: www.yourvehicleyourchoice.com

THE UGLY TRUTH

Have you been baited and switched?

The American automobile owner has become the recipient of the insurance industry's misleading propaganda and wrongful behavior without realizing that they have fallen into a bait and switch marketing scheme.

In the past we have asked our readers to take a few minutes to read their auto insurance policy. We have also provided education on our industry's language that will help them identify where their policy will not honor an insurance policy's obligation – the **obligation** to indemnify the policy.

Time and time again customers tell us that they have changed their automobile insurance company in search of a more cost-effective option. Admittedly, this is very easy to do when you are constantly barraged with television, radio and magazine ads that tell you "we can save you money!" on your automobile insurance plan. We cringe when a longtime customer stops by and declares they just changed from their longtime insurance carrier based on commercials promoted by a company who promised to save them 6% on their car insurance. Very cautiously we ask them if they have read the policy - in fact, were they able to read the policy **before** they purchased the product?

This is a major problem that drives those of us, who are responsible for a properly repaired vehicle, *crazy*. People are willing to pay serious money for automobile insurance and never take the time to know **what coverage they are purchasing**. Most insurance companies do not make the policy available

until after you have signed and paid for the contract. Then, many policies are not received until several weeks after the transaction. By this time, not many people will take the time to read the insurance policy - the policy gets placed in a file drawer and forgotten about. This is the **bait and switch**. The **bait**, is *we can save you money*. The **switch**, is called *The Limits of Liability* hidden within the policy/contract.

"The Limit's of Liability" part of the policy is where the insurance company says, this is all we will pay based on the insurance industry-controlled marketing agenda and these are the parts that will be used to repair your vehicle based on non-original, aftermarket, counterfeit, imitation parts. And here is the scary part of your arrangement: You saved money up front; however, you bought a discounted and deceptive insurance product. The promised indemnification that you believed you purchased is watered down by policy language written to trick you into believing you bought one of the country's premiere insurance products. This is **the ugly truth** folks and if anyone out there wants to challenge me on this article I beg you to step right up and fire away. I don't care if you are an insurance company CEO or The Insurance Commissioner of PA Department of Insurance. I am so truthful in what this article is stating that I would be surprised if anyone from the insurance world is willing to step forward. Why? Because they know what I know and are laughing all the way to the bank.

READ YOUR POLICY!

