

# Crawford's Auto Center, Inc.

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## Quarterly Newsletter

VOLUME 024 SUMMER 2021

# AGGRESSIVE DRIVING

PUTTING YOURSELF AND OTHER MOTORISTS AT HIGHER RISK  
 FOR A MOTOR VEHICLE ACCIDENT.

**What we know:** The weather is warmer, daylight lasts longer, and our world is slowly and fortunately making steps back to "normal," with businesses opening up again. **What this means:** More people will be getting out of their homes, public areas will be more crowded, and **ROADS will have more traffic.**



With all of this excitement, it is crucial to remember the rules of the road FIRST. This includes being alert and respectful to the other drivers. Unfortunately when individuals do not follow these rules, the result can be aggressive driving. This increases the risk of a motor vehicle accident, thereby increasing the risk of injury and/or death.

### AGGRESSIVE DRIVING INCLUDES [but is not limited to] :

- Speeding
- Running Red Lights & Stop Signs
- Tailgating
- Weaving in and out of traffic lanes
- Improper Passing
- Failure to Signal
- "Brake Checking"
- Racing

Aggressive driving can also coincide or lead to inappropriate behavior known as "**Road Rage**" from one motorist to another. This may involve verbal harassment/threats, inappropriate gestures, excessive horn-honking, physical altercation or property damage.

If you encounter an aggressive driver, PennDOT recommends the following:

1. Get out of their way and do not challenge them.
2. Stay relaxed, avoid eye contact and ignore rude gestures.
3. Don't block the passing lane if you are driving slower than most of the traffic.
4. Do not attempt to follow or pursue the vehicle. You or a passenger may call the police [drivers should move over prior to using their cell phone].

[www.penndot.gov](http://www.penndot.gov)

All of these actions can distract not only the aggressor, but also other drivers on the roadway. The slightest distraction can cause a tragic accident.

Plan your day ahead of time, look into the "estimated time of arrival" for your destination using GPS services and allow yourself a sufficient amount of time to get there - even with unexpected detours along the way! This reduces the stressors that can lead to aggressive driving and road rage, keeping the roads a safer place to be!

**\*\* If you are involved in a motor vehicle accident or drive past an accident scene, please be respectful of first responders and tow truck operators by slowing down, moving over, and giving them room to work safely! \*\***



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 INFORMATION  
 INSIDE!**

SUMMER 2021

VISIT US AT: [www.crawfordsac.com](http://www.crawfordsac.com)

**If you are looking for position or know of someone interested, please give us a call @ #610-269-1610.**

In today's economy, employment positions have become hard to fill as folks become dependent upon federal assistance and financial aid. As we understand, the government will be adjusting the financial programs to help move workers back into the workplace.

These are mostly full-time positions, however, we do accept part-time applicants depending on their availability.

We are also interested in candidates to operate our towing and recovery trucks and equipment.

We are always on the lookout for qualified technicians and shop assistants as well as front office assistants for our business.

# HELP WANTED

# DEMAND A PHYSICAL INSPECTION CONSUMER PROTECTION INFORMATION

In the event of an automobile loss, **Pennsylvania State Law states that you are entitled to a physical inspection.** All you have to do is demand the insurance company send out an appraiser to inspect physically, in-person, and hands-on. This is *recommended for the safety of the vehicle owner and to protect you financially.* Most insurers will request you take photos of your loss and send them to the inside adjuster. They may also request you accept a virtual inspection. This has happened since PA legislated photo-estimating and the insurers have taken full advantage of this anti-consumer process. We have yet to see a properly prepared photo-estimate or virtual appraisal. In fact, most photo-estimates that have been brought to us have been underwritten by 60 – 80% of the actual cost to repair the loss.



**The only accurate method to determine the true amount needed to repair your loss is by physically inspecting the damages.** The insurance company will try to *intimidate* you into the taking the photos. They will say things like "we don't have the manpower," or "it will take weeks to get someone out to inspect." They may demand you allow them to handle the claim by photos, however, you have the legal right to **demand** a physical inspection. Just be nice with to the claims handler and tell them you are aware of your rights for a physical inspection and you expect that to happen in a timely fashion.

## HELP YOUR VEHICLE BEAT THE HEAT!

- Air Conditioning** - After the winter and spring, your AC system may not be working the way it should be or it might need a boost of refrigerant (Freon) to get that cold air blasting! You and your passengers will be thankful in the long run as the temps climb!
- Tires** - Tire pressure can change with temperature. It's also important to make sure you're not over-inflating or under-inflating to prevent flat tires or a blown tire - check your owner's manual to be sure what the right PSI is! Check tire pressure often, but absolutely check it before taking a long-drive!
- Engine Fluids** - Just like our body needs fluids in the heat, so does your vehicle! Check on the levels of your transmission fluid, power steering fluid, coolant and windshield wiper fluid. If you're not quite sure how to do this, reach out to our office and we can set you up with an appointment!
- Brakes** - If you're taking your car to the shop, have the mechanic check the brakes. Smooth working brakes are essential to safety, so if you can get your brakes checked multiple times a year, we'd approve!
- Park in the Shade** (where possible) - Not only will this keep your car interior cooler, meaning more comfortable for the driver, but constant sun rays can cause damage over time to the painted exterior.



**Remember how to keep yourself and your passengers prepared in the heat during the summer too! If you're filling your schedule with activities away from home remember some essentials like:**

- **Water** - Keep some back up fluids (ie: a case of water) in your car so you can always stay hydrated.
- **First Aid Kit** - Summer's outdoor activities can leave a bit more room for injury than usual, be careful and prepared!
- **Chargers** - whether this be your phone charger or jumper cables incase your battery is dead, have the tools to charge up!
- **Sunscreen** - Enjoy the beautiful weather, but remember to protect your skin from the sun's strong rays.
- **Flashlight** - We know there's nothing worse than having to check out your car in the dark, having multiple powerful flashlights can be a life-saver when you least expect it.



# DO YOU KNOW YOUR COVERAGE?

Customers who use their vehicles for work or to make extra money - such as pizza delivery, passenger transport, Door Dash, and other types of delivery should take a few minutes and read their auto insurance policy and check their coverage. **Many insurance companies will NOT cover you in the event of an accident or property loss if you are utilizing your vehicle for job-related purposes.**

We have seen many customers who are looking for ways to make some extra money and take on a part-time delivering service, only to find out they are not covered for damages to their automobile or a vehicle they bump into. Recently we had a customer using their vehicle for food delivery through Door Dash for part-time employment and while working for Door Dash was involved in an accident. They were insured through Progressive and the insurer **denied coverage** because the policy holder never advised the insurance company they were using their vehicle for deliveries.

**Some thoughts from a long-time collision industry professional (with countless experiences with insurance company claims):**

- Do you use your car or truck to haul a boat, trailer, log splitter or any other pull-behind apparatus that we see along the highway? **Does your insurance policy cover you** for damages in the event that your pull-behind swings into your vehicle or somehow impacts another driver's automobile?
- I have often wondered if the pizza delivery guy is insured while delivering pizzas, or if the sign attached to his roof is insured if it flies off and strikes someone else's vehicle or creates personal injury?
- How many times do you see a vehicle leaving the Lowes or Home Depot store with a 2X4" strapped down to their roof, hanging out their windows or it has sheets of plywood roped down on the roof? On a daily basis you can drive down the road and see people carrying ladders, mattresses, canoes, luggage, skis, bike racks, or vacation containers on top of their vehicles. **Have any of these people taken the time to check their insurance policy and check for coverage?**
- One of my favorites is to see the college-bound dad and mom transporting their children off to school with furniture, luggage containers, coolers and whatever else going to college strapped down all over the pick-up truck or utility trailer without a care in the world. Question here is **do they have the proper coverage to transport all of these items?**



Do not expect your agent to have all of the answers if you call them about policy coverage.

Here is a tip: If the insurance company representative tells you that you ARE covered, get them to show you where in the policy or get it in writing. We have learned that when you are working with insurance, always communicate in writing. **The tip here is know your insurance coverage and your exposure to liability before it happens.** Lastly, as we have preached in many of our newsletters –

**READ YOUR POLICY!**

