

## Frequently Asked Questions



**CROWLEY AUTO  
BODY SHOP**

### Where do I get a claim number?

Your insurance company will provide you with a claim number when you report your auto accident. If you need the phone number of your insurance company's claim department please call us at 860-261-3041 and we will assist you. Once your claim number is established, Crowley Auto Body Shop will handle everything moving forward.

### How long will the repairs take?

Depending upon the amount of damage the repair time will vary. When you bring your car to our facility we will have one of our on-site appraisers walk you through the entire collision repair process.

### What does it mean when a vehicle is declared a "total loss"?

A vehicle is deemed a "total loss" when the cost of the repairs are equal or exceed the vehicle's value. Additionally, a total loss will result if the pre-accident condition cannot be restored to your vehicle.

### What is a deductible?

A deductible is the amount of money you are obligated to pay as a result of an accident and is deducted from the initial claim payment. If a policyholder has purchased the Waiver of Deductible Endorsement on their individual policy, the deductible amount for Collision Coverage will not apply under the following circumstances:

- The vehicle was legally parked when struck by another vehicle owned by an identified person.
- The vehicle was struck in the rear by another moving vehicle in the same direction and owned by an identified person.
- The operator of the other vehicle was convicted of any of the following:
  1. Operating under the influence of alcohol, marijuana or a narcotic drug
  2. Driving the wrong way on a one-way street
  3. Operating at an excessive rate of speed
  4. Any similar violation of any similar law of another state in which the accident occurs.

**\*\*However, insurance will not pay if the operator of your covered vehicle was also convicted of one of the violations.\*\***

- You are entitled to recover in court against an identified person for some reason other than those listed above.

### How will payment be made for my repairs?

For repairable vehicles, your insurance company will either pay your repair shop directly, with your written authorization (Direction to Pay), or issue payment to you and your lien holder (if applicable). You are responsible for payment of your deductible to the repair shop unless you purchased the Waiver of Deductible endorsement and the requirements have been met to waive the deductible. Any supplemental appraisal payments will be issued according to the same methods described above.

For total losses, payment will be made directly to you, less any applicable deductible, when no lien holder exists. If there is a lien holder who retains a financial interest in your vehicle, payments would first be issued to satisfy those obligations and any remaining balance would be made payable to you.

### What are betterment charges?

Betterment is a deduction taken on parts that wear out with time and use (i.e. tires, brakes, suspension parts, etc.). Your insurance company will determine the betterment by the amount of mileage on your vehicle at the time of appraisal. In most cases Crowley Auto Body will try to absorb any small betterment charges.

### Is there a warranty on the repairs to my vehicle?

Yes, we have a 100% warranty on the repairs of your vehicle (including paint) for the lifetime you own your vehicle.

### What is a Direction to Pay?

A direction to pay is required by your insurance company in order for the shop to receive payment directly.