

TOP 5 COMMON MISTAKES DEALING WITH A HAIL DAMAGE VEHICLE REPAIRS

MISTAKE #1 – CALLING YOUR INSURANCE COMPANY FIRST

People are always being told that the first thing you should do when your vehicle is in a collision is to call your insurance company, which might be true for an accident. When you have hail damage, this is what most people immediately think to do, and would seem to make sense; after all, you like your agent, and you have been with them for years!

But before you do this, ask yourself a serious question: “Do I really believe my insurance company wants to pay me as much as possible as quickly as possible?” Hmmm... After a hailstorm damages many vehicles, insurance companies are often inundated with claims. Sometimes people can wait weeks or even months before an adjuster inspects your vehicle, creates an “estimate”, and offers a settlement check.

There are a few problems with this. First, do not forget that during this waiting process you are exposed to a potential loss of thousands at any given moment.

Secondly, that initial estimate is rarely a thorough or professional estimate conducted in the proper environment with the right equipment. Therefore, it is not uncommon at all for the initial estimate to be 40-50% of the actual damages to the vehicle.

Keep in mind, depending on the current situation of a vehicle owner, many will take the money and run, and the insurance company is hoping and counting on this. You might accept a check for \$4,000 made out to you and your bank, and simply use it to reduce the amount you owe, many people feel this is a favorable option. The problem is, if in reality you have \$7,000 in damage, and accept a \$4,000 settlement... you just lost \$3,000 and don't even know it. You only find out later when you trade it in or have another claim.

Let's say you understand the value proposition and you definitely want to repair your vehicle. Your insurance company will be happy to provide you with names of repair shops that are on their “Preferred Vendor” list.

Why is this a problem? Well, at the end of the day, a company on this list pretty much works for the insurance company. We will let you think about the various implications of that. For starters, these companies will typically be unable to pay your deductible for you, or help you with a rental car, or bend over backwards for you in any number of ways, like a friend in the business might. They are obligated to work within certain parameters, and work towards the insurance company's benefit, to continue getting the stream of business sent over by the insurance company.

We wonder if it is possible, they might simply repair the damage indicated by their adjuster's initial estimate. Personally, we suggest you want to have someone working for you, an organization who is not financially incentivized by "the other side."

Remember you have the right to select who repairs your vehicle and therefore you do not have to work with any shop the insurance company might recommend, and you certainly do NOT have to wait for months for your repair. Remember, the longer the process takes to get your car restored, the better the chance the insurance company wins big, and you... well, not so much.

When you work with a reputable automotive hail restoration company who is 110% dedicated to the best possible result for YOU. Let's just say you're going to be a lot happier when all is said and done.

A great shop should be adept at and willing to contact your insurance company, file the claim on your behalf, and take care of all the brain damage. This will indicate to the insurance company that you are serious about getting it repaired. You do not wait weeks to have it looked at. It gets you past the concerns of those often 'low-ball' initial estimates and settlement offers.

Instead, this process usually gets your adjuster out to our shop, in the proper environment, and closely examines and records every single imperfection on every single part and panel of your vehicle under special hail inspection lights that make damage spring to life... even when the damage is barely visible to a highly trained eye.

In this situation, the adjuster simply notes the actual damages, and approves them, so a flawless repair can be provided to you.

If you have already filed a claim and have received an initial estimate and/or settlement offer, don't worry. You can still leave your vehicle with us, and we will have an adjuster from your insurance company come out and go through the same process.

Regularly, initial estimates are 3 to 4 thousand dollars short, insurance companies can simply do what is called a "supplemental", by adding to the original settlement, so your vehicle can be properly taken care of.

MISTAKE # 2 – RAISING OF PREMIUMS

Many consumers believe or understand that if they file an insurance claim for hail damage, the insurance company is going to raise their premium, and it's just not worth it."

This however is a common misconception, and every year people lose a ton of money, because they do not understand just how costly the damage is, and they do not want to pay a few extra dollars a month for comprehensive insurance.

Hail damage is a “no fault” claim, or an “Act of God”. It is not your fault, and you cannot be singled out for a rate increase simply because you get the hail dents on your car repaired. You will notice your insurance has “Collision” coverage, and “Comprehensive” coverage. If you crash into a wall, that is clearly your fault, and will count against your collision coverage, and your rates may well increase.

A hailstorm is not your fault and falls under your comprehensive coverage. The money is there in a pool, available to fully and properly repair your car, whether you choose to take advantage of it, or simply let the insurance company keep the cash if you think they need it more than you do.

When there is a large amount of hail damage in a given geographical location, rates may go up, yes... but EVERYONE’s rates go up, whether they filed a claim for damage or not. Oklahoma has always been a Hail State and so insurance premiums for everyone in Oklahoma have already been calculated expecting Hail Damage to occur every year. Of course, this also means you have already paid for the benefit, so you may as well accept what is yours.

MISTAKE #3 – SLIGHT HAIL DAMAGE

When you first see some slight hail damage to your vehicle many say to themselves “Ah, it’s only super light hail damage, I can barely see it... it’s probably only a few hundred dollars damage, so I don’t think I’ll worry about it.” This might be something you advise to your spouse, but later will come back to bite you.

We can agree that slight hail damage is usually only cosmetic, and maybe it will not bother you in the short term. But what many vehicle owners fail to understand at the time, is that very light hail damage is still devastating to your vehicle’s value. \$5,000-\$8,000 in damage is very typical, even when you can barely see it.

Ultimately, while many of us do love our vehicles, and work hard to keep them gorgeous; it is not just about how your car looks. Your vehicle is a savings account of sorts. Eventually, whether you sell it, trade it in, or God forbid—get into an accident... that’s thousands of dollars in value that comes right off the top before you see a dime.

If you can recover \$6,000 in lost value by ponying up those few hundred dollars to get your vehicle repaired... you will be well ahead of the game.

MISTAKE #4 - WAITING TILL THE END OF HAIL SEASON

“I think I’ll wait until hail season is over before I get it fixed... in case it hails again.”

This line of thinking makes sense to many people. Why might it be a mistake? For starters, if you suffer damage from two separate hailstorms, or “events”, and try to get it taken care of with a single claim, you are technically engaged in insurance fraud. Some people do get by with this maneuver, but you should be aware of the risk.

There are also what we would consider much more significant risks, more likely to be a problem for you. A second hailstorm hitting your vehicle brings the extraordinarily strong chance that your vehicle goes from repairable to being totaled. Your car’s metal can only take so much mangling before it is impossible to get it back to its original shape. If a vehicle is declared totaled due to hail damage, you lose virtually every single time.

Keep in mind, every moment that your vehicle goes “unrepaired”, you are driving around with “pre-existing damage.”

While you mess with the insurance company, wait for an adjuster, wait for a shop to be able to fit you in, wait for the season to be over, until you have more time, or wait for any other reason... you are leaving yourself wide-open for a potential disaster.

Sadly, here is an example that happens to people all too frequently. Their vehicle has \$11,000 in hail damage on their vehicle, and the owners have every intention of having it repaired. They file a claim with their insurance company, an estimate is written, and the owner chooses his favorite shop to complete the repairs. However, the owner decides for whatever reason decides to wait a few extra weeks before taking their vehicle into the shop to get the work done.

Unfortunately, during the delay of the getting the repairs, the owner is stopped at a red light and gets rear ended. While everybody is okay, the vehicle gets totaled. So, the vehicle had a value of \$30,000 before the accident and the owner is carrying a debt load on the vehicle of \$28,000. Because the vehicle had been documented with \$11,000 of pre-existing hail

MISTAKE #5 - ALL PDR COMPANIES ARE THE SAME

Some believe, “All PDR and hail repair shops are the same, and that it really doesn’t matter where you choose to have your hail damage vehicle fixed.”

First and foremost, it is generally best to first seek out a Paintless Dent Repair or Removal company first. Why? Because Paintless Dent Repair or PDR is the lowest in cost, keeps your value of your vehicle and does not report to Carfax. Usually, PDR Companies can schedule your repair faster, and remotely.

PDR is considered the favored method as there is no bondo or grinding, no resins, fillers, primers, or painting involved. There is no need to sculpt it perfectly, accurately match the paint, blend it flawlessly in with the surrounding areas and panels, and hope you got a professional job that will not start fading, oxidizing, or peeling away in a few short years. Sure, you can get a good job done, but it is not going to be your original factory paint, and a custom job costing thousands. That is why PDR should always be the first option. Sometimes damage is severe enough that traditional collision shop repairs may be required, including new body panels, paint, etc. Therefore starting with PDR, you can eliminate all that can be done first and if needed we can then utilize an auto body repair shop to complete any necessary repairs.

Best of both worlds... but very difficult to find, is to find an expert PDR company that also has the ability to provide conventional auto body repairs. ASAP can provide such a service. We also provide our services to some of the top I-Car Platinum shops in Oklahoma and our technicians are the only technicians they allow to work on their customers' vehicles. Our business is made up from a family that has been involved in the auto body repair industry for 4 decades so if there is a need, we can take care of it in a manner that is most favorable for you.

When it comes to PDR services ASAP has nationally ranked Vale Certified PDR Master Craftsmen (ValeCertified.com). We use all the best technologies to create estimates and we are the only PDR company in Oklahoma that provides Pre & Post Hail Repair Diagnostic Scanning on every hail and dent repair we complete, and it is covered by insurance. When you have a vehicle repair, it is important that you ensure you receive a printed document to confirm the safety and vehicle sensors of your vehicle are working correctly.

When hail storms hit, you will often notice tents pop up on corners and car lots around the city offering hail repair. Crews come in from out of state and from out of the country to chase hailstorms and cash in as much and as quickly as they can. There are only a few of these out of town and out state technicians that do excellent work, however it is rare. There are also more established local shops available around the area. A little research can save you a lot of time, headache, and/or money.

A poor job, unfortunately, occurs all too frequently, and often comes out resembling the texture of orange peel. This, sadly, does not fully restore your vehicle's value. PDR is a craft that truly requires years to perfect... and it pays off for you in spades.