

PEMCO *Claims*



**REPAIRING YOUR VEHICLE  
(OR NOT)**

*A responsible driver's guide*

## REASONS TO REPAIR YOUR AUTO

Handling claims quickly and fairly is our business. Deciding what to do with the claims payment, however, is yours. There's no insurance rule that says the money you receive must be used to repair your vehicle. But there are good reasons to do just that.

For instance:

- If you don't own the title to your vehicle, your lease or loan agreement may require that you repair the vehicle.
- Proper repairs prevent additional damage. That's especially true if the paint on your vehicle has been damaged. Exposed metal can lead to rust problems.
- Repaired vehicles are safer to drive. Improperly repaired signal lights, missing mirrors, and crumpled crush zones may make the vehicle more prone to accidents and more dangerous in a serious collision.
- Your vehicle will be worth less when it's time to sell or trade it in. You may end up losing more money than what the repair would have cost.

What you do with your vehicle is entirely up to you. Rest assured that whatever you decide, your claim will be handled in the same fast, fair, professional manner.

## **GETTING BACK TO NORMAL IN SIX EASY STEPS**

**Follow these six simple steps to get your car back on the road:**

1. Call your PEMCO claims adjuster for an estimate.
2. Choose a repair shop as soon as possible. When you take your car in, give the shop a copy of PEMCO's estimate. Don't forget to ask whether or not the shop guarantees its work.
3. Ask the shop how long it will take to get necessary parts, then schedule repairs.
4. Understand that the shop will contact PEMCO directly if it finds additional accident-related damage not on PEMCO's estimate. A PEMCO adjuster must authorize additional accident-related costs.
5. Pay any deductibles or charges that apply once repairs are made to your satisfaction, and endorse PEMCO's check to the shop so it can release your vehicle.
6. Contact the repair shop if you're not satisfied with its work. Call your PEMCO adjuster if you'd like help resolving the problem.

Please call your PEMCO adjuster or *1-800-GO-PEMCO* if you have problems or questions along the way.



REWARDING  
RESPONSIBILITY



1-800-GO-PEMCO  
*www.pemco.com*

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