

Illinois Motorists Bill of Rights

Some important things to know when making an insurance claim!

1. Do I have the right to take my car to the shop of my choice?

YES. Only you may select the repair facility. There are no laws or regulations requiring you to go to any specific repair shop, however, some insurance companies practice the policy of only paying for vehicle damages equal to the estimate amount prepared at one of its preferred shops. However, keep in mind that you are the vehicle owner. Don't let your insurance company take away your freedom of choice.

2. Do I have to take my vehicle to an insurance company drive-in claims facility for an estimate?

You are not required to take your vehicle to a drive-in claims facility. It is your right as the vehicle owner to obtain an estimate wherever you choose. You are only required to notify your insurance company of the vehicle's location so that it may be examined by the claims adjuster. However, if you have already gone to a drive-in facility, make sure you take a copy of the insurance adjuster's estimate with you when obtaining repair shop estimates and choosing a facility to repair your vehicle.

3. Do I need to contact more than one shop for an estimate?

NO. Only one estimate from the shop of your choice is required of you. Securing any additional estimate would be the obligation of your insurance company.

4. Am I required to notify my insurance company before repairs begin on my vehicle?

Yes. Your insurance policy required you to notify your insurance company and make a claim report. Once a claim report has been made, you may proceed to leave your vehicle at the repair facility of your choice and notify the insurance company claim representative or adjuster where your damaged vehicle may be inspected. Once a claim representative or adjuster has had an opportunity to inspect your vehicle, you may authorize repairs to begin.

5. Can my insurance company authorize a repair shop to start repairs on my vehicle without my consent?

NO. Only the vehicle owner may authorize repairs. You must be presented with an estimate to know what is being repaired on your vehicle before repairs are started. Additionally, Illinois required written estimates on repairs.

6. Who is responsible for payment to the repair shop-the insurance company or me?

YOU ARE. Your insurance policy states that your insurance company will pay for damages to your vehicle, less the deductible amount. You may instruct your insurance company to pay directly to the repair shop of your choice; however, full payment must be arranged prior to your vehicle being picked up.

7. Who is responsible for the guarantee of workmanship and safety of my automobile repairs- the insurance company or the repair shop?

The repair shop and only in limited circumstances your insurance company. Your insurance company will not accept the liability for the quality and safety of your vehicle's repair.

8. My insurance company does not agree with my repair facility on how my vehicle should be repaired or what it should cost?

Most insurance policies contain an appraisal clause. When the insurance company and the customer fail to agree, either party may demand an appraisal of loss within 60 days after the claim has been filed. Each party may then select a competent appraiser to represent them. If the two appraisers do not agree, they submit their findings to a disinterested umpire. A decision by the umpire will determine the amount of loss.