



5

WAYS TO KEEP YOUR FAMILY SAFE AFTER AN ACCIDENT



YOUR FAMILY'S SAFETY COMES FIRST

When there's been a vehicle accident, major or minor, your first concern is making sure that your family is safe. After that, it's tempting to let your insurance company hammer out the other details. You just want to be able to pick up the car and have it run and look like it did before the accident.

So, we're bringing you this quick guide to help you make sure your car is as safe after the accident as it was before the accident. It carries your most precious cargo!

Vehicle manufacturing has changed drastically in the past decade, and most significantly in the past 5 years. The advanced safety systems are designed to work when your vehicle is repaired according to your auto maker's OEM documented repair procedures. For example, if something is off by even a millimeter it may interfere with vehicle safety features like blind spot monitor warnings, adaptive cruise control, the sensors that deploy the airbags, or even your seat belts!

OEM documented repair procedures differ on every model and can change as often as monthly. Following the 5 steps in this guide will help protect the safety of your family as well as your vehicle investment.

TAKE THESE STEPS

1

Choose Your Collision Repair Shop

The insurance company can't require you to use a specific repair shop. Ask the shop about what current certifications they hold and verify them on the auto maker or training entity website; check their online reviews. Ask the shop to show you - on their computer - the current OEM documented repair procedures for the repair on your make and model. If they won't do that, consider a shop that will.

2

Stay Proactively Involved in the Process

Set yourself as the primary contact in the process with the shop and ask them to contact you with any new information and status updates FIRST. Ask them to only act upon YOUR authorization, not that of the insurer.

3

Read Your Estimate Carefully, Ask Questions

Make sure you review your initial estimate and any supplemental estimates and ask questions about anything you don't understand. Look for terms like "OEM research", "seatbelt inspection", "scan", or "calibration"; if you don't see these terms, that is a red flag.

4

Be Willing to Stand Firm

Insurance adjusters are not vehicle repair experts. It can be a frustrating process, but be willing to take the time and energy to fight for a SAFE repair on your vehicle according to OEM documented repair procedures.

5

Take Action When It's Not Right

If you have concerns about your vehicle after a repair, there are companies and shops who do post-repair inspections. If an insurer doesn't abide by policy language or pushes unsafe repairs, file a complaint with your state Department of Insurance.

State Specific Resources

[Virginia Bureau of Insurance- Consumer Auto Guide](#)

(Claims questions page 21, complaint form page 41)

[Maryland Department of Insurance-Consumer Auto Guide](#)

(Claims questions page 37, complaint instructions page 44)

[West Virginia Department of Insurance- Auto FAQs](#)

[West Virginia Complaint Form](#)

[Washington DC Complaint Information](#)

WMABA Is Your Go To Resource

The Washington Metropolitan Auto Body Association has a mission to serve our professional members AND consumers through advocacy, education, and leveraged resources. If you are stuck and getting nowhere, or just need to get a better understanding of how to navigate the insurance claim and repair process, we're here for you!

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