

PROPERTY DAMAGE

LANDER LAW PLLC

At LANDER LAW PLLC, we specialize in Personal Injury cases and offer support with Property Damage claims. Property Damage claims apply to any vehicles and items that were damaged because of the collision, and also includes other personal property like car seats, laptops, glasses, and etc.

RENTAL VEHICLE

The first step usually involves getting a covered replacement or rental vehicle. There are several issues related to getting a rental vehicle that can unfortunately cause delays. We advise our clients to first use their auto insurance company for rental coverage for several reasons. You may be reluctant to contact your own auto insurance company when someone else is at fault for the collision, but your carrier will be notified of the collision due to interagency insurance agreements and Department of Licensing notification requirements.

One reason to go with your insurance company first is time. Your insurance company is required to promptly respond with respect to purchased coverages, such as Property Damage, Collision, and Rental Reimbursement. When you make a claim to the at-fault party's insurance carrier, they are required to complete an initial investigation before they fully assist with your Property Damage claim. Current trends in Property Damage claims show that these initial investigations can take up to 30 days and are subject to the availability and cooperation of the at-fault driver. Multi-car collisions or contested liability situations can lead to a delay of several weeks before an insurance carrier accepts liability and for rental coverage to be extended.

Another reason is that your auto insurance carrier has specific duties of good faith, communications, and prompt investigations when dealing with their insureds that do not also apply when injured persons are dealing with the at-fault insurance carriers. If your auto insurance does not include rental car coverage, then you may have to wait for the at-fault carrier to establish liability before you are able to make a claim under their rental car coverage.

VEHICLE REPAIRS

Auto repair shops and property damage adjusters are unfortunately very busy and scheduling a repair estimate or evaluation can be challenging and inconvenient. Thankfully, technology plays a big role in evaluating property damage claims. Our clients may avoid the

necessity of taking their damaged vehicle to an auto repair facility for a property damage estimate or scheduling a time for a property damage adjuster to evaluate the property damage. Current trends in property damage claims show that many insurance companies are now requesting photos or videos to support an initial remote repair estimate. These repairs estimates are not final, but a good first step in getting approval for the payment of property damage claims. A good repair facility will review the initial repair estimate and work with the insurance carrier to have more extensive repairs covered.

PASSENGERS OR PEDESTRIANS

Even if you are injured as a driver or passenger of a vehicle that you do not own or as a pedestrian and thus do not have a property damage claim, taking photographs of the vehicle damage and getting a copy of the repair estimate of any damaged vehicles are important pieces of evidence to support your Bodily Injury claim.

RIGHT TO CHOOSE THE AUTO REPAIR SHOP

If liability is established by the at-fault carrier and the cost of vehicle repairs does not exceed the value of your vehicle, you may then choose the auto repair shop to use. All repairs must be reasonable and related to the collision. You do not have to accept the insurance company's "recommended" or "pre-approved" repair shop. There isn't necessarily a benefit to using a repair shop that is "recommended" or "pre-approved," as all repair companies are required to return the vehicle to the same condition it was in before the collision occurred. "Recommended" or "pre-approved" repair companies may resolve payment issues more promptly. The insurance carrier may ask the repair shop to purchase and install reconditioned or non-OEM (Not the Original Equipment Manufacturer) parts. You can request OEM parts, but you may be required to pay the cost.

Important Items – Be Sure To Tell Us Right Away!

- Your vehicle has been towed from the scene and is in a storage lot.
- Your vehicle is not safely drivable.
- You think your vehicle might be a total loss.
- Your vehicle is 8 years or older.
- Your vehicle has 80,000 miles or more on the odometer.
- Any airbags deployed as a result of the collision.
- You are unable to complete any tasks or requests from the insurance company.
- You are not the sole owner of the vehicle.