

Insured Motorists' Rights in Georgia

Prepared to assist consumers in handling an automobile claim with an insurance company

1. Do I have the right to select the shop that will repair my car?

Yes. In order to expedite your claim, select the repair shop, leave your automobile there and notify your insurance agent or company.

2. Do I need to get two or three estimates?

No. Notify your agent or insurance company. Your insurance adjuster may need to inspect the damage. If your insurance company has a drive-in claim service and your car is safe to drive, you should call them for an appointment, take your car there, make sure you get a copy of the insurance adjuster's estimate, and take your automobile to the shop of your choice. Some insurance agents may tell you to get two or three estimates. Talk to your insurance adjuster first. Generally, claims are handled by the insurance company's claims department, not agents.

3. Must I notify my insurance company before repairs?

Yes. Insurance policies require that you notify the company or your agent, make a report, and tell them where the damaged vehicle may be inspected.

4. Who pays the repair bill?

You must arrange for payment. Your insurance policy states that they will pay you, less any deductibles or depreciation.

5. Who is responsible for the repairs?

The shop. **That's why it is important that you select a repair facility that is properly trained and equipped to restore your automobile to its pre-accident condition.**

6. If there is a problem with the repair job, who should you contact?

First, the manager of the shop as the shop is responsible for proper repairs. If your problem is still not resolved, contact your insurance company claims manager who may be able to help you. You may also want to contact the Office of Consumer Protection and the local office of the Better Business Bureau.



A. You Can Help

Having your automobile damaged in an accident could cause you some inconvenience. If you help, it can be less of a problem. The amount of your claim cannot be properly established or your vehicle repaired while it sits in a towing storage yard or you drive it. Help yourself. Select a repair shop and drive or have your automobile towed there.

B. If You Write

In writing to the Georgia Insurance Department, state your name, address, city and phone number, name of your insurance company, your insurance claim number and a brief description of your problem. Attach copies of estimates, invoices or other materials that will help explain your situation.

7. If the shop of my choice and the insurance company do not agree on how my car should be repaired or what it should cost, what can I do?



Appraisal Clause

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

8. If my insurance company fails to process my claim or pay the amount agreed upon, what can I do?

First, contact your insurance agent, then talk to the Branch or Regional Claims Manager of the insurance company. If that fails, contact the Georgia Insurance Department office.