



Long Island Auto Body Repairmen's Association
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FOUR BASIC CONSUMER RIGHTS

Consumers need to know their rights, and know that the Department of Financial Services stands ready to protect them. If your insurer tells you that you need to get your car inspected or repaired at a particular place, call the Department of Financial Services at 1-800-342-3736. If unfortunately you are in an accident and need to have your car repaired, call the Department to find out your rights, or visit the department's website at <http://www.dfs.ny.gov>

In New York State these are basic rights, which consumers should be aware:

- While an insurance company may discuss the benefits of its direct repair program, it cannot make you choose its auto repair shop. That choice is yours.
- Except for window glass repair, an insurance company cannot recommend a particular shop unless you ask for a recommendation.
- An insurance company cannot tell you to go to its shop to get your damaged car inspected. The insurer must meet you at some place and time reasonably convenient to you.
- An insurance company cannot tell you that you have to repair your vehicle in order to get paid. If you have damage, the insurer must pay the cost of repairing that damage, whether or not you choose to repair the vehicle.

These restrictions apply when a consumer files a claim with his or her own auto insurance company under his or her own policy. Claims filed with a third-party insurance company – the insurance company covering a person who hit you, for example, even if that company is the same as yours – are subject to different restrictions. A third-party company is allowed to recommend a particular repair shop, but still cannot require its use.

Consumers with insurance-related complaints or questions should call the Department of Financial Services toll free at 1-800-342-3736 between 9 a.m. and 4:30 p.m. Monday through Friday, or visit the Department's website at <http://www.dfs.ny.gov> In addition, information about auto insurance for consumers – including publications such as the Consumer Guide to Auto Insurance and the Auto Complaint Ranking – is available free at the website or via the toll-free number. Consumer information can also be found at our association's website, www.Liabra.com