# The Auto Insurance Claim SURVIVAL GUIDE™

## Direct Repair Claims Explained – What Every Customer Needs to Know

"Avoid Costly Mistakes, Understand the Process, and Protect Yourself During Any Auto Insurance Claim"

Direct Repair (DR) Claim – Customer Guide



- Know the process. Protect yourself.
- Clarity before your claim.
- Your guide through every claim step.

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After an accident, it's normal to feel stressed, confused, and not fully focused. In that moment, everything can feel overwhelming and hard to understand. That's usually when the insurance claim process starts—and many people don't really know what to expect.

The **Auto Insurance Claim Survival Guide™** was created to make things simple and clear. It walks you step-by-step through how a Direct Repair (DR) claim works—from the moment you contact a repair shop, all the way until your vehicle is repaired or written off as a total loss. More importantly, it helps you feel more in control of the process.

**You will learn:**

- What happens at each stage of the claim
- How insurance companies and repair shops are involved
- What decisions are being made and why
- How to avoid delays, extra costs, or poor repair outcomes

A Direct Repair claim often allows you to go straight to a repair shop without visiting the insurance office first. While this is more convenient, it also means you should understand the process so you know what's happening with your vehicle.

**Why This Guide Matters**

This is not just about fixing your vehicle - it's about understanding the process so you can make better decisions.

**Many people assume:**

- The repair shop handles everything
- The insurance company always has their best interest
- The process is fully transparent and simple

But in reality, there are multiple parties involved, and each has a different role. Without basic knowledge, it's easy to feel lost or accept decisions without fully understanding them.

**You are an important part of your own claim—not just an observer.**

You have the right to:

- Ask questions
- Understand each step
- Choose your repair shop
- Approve or question repairs
- Know exactly what is being done to your vehicle

The more you understand, the more confident and protected you become.
If you don't understand the process, it's easy to lose control of it. This guide is here to make sure that doesn't happen.

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# Towing & Immediate Steps After an Accident

If your vehicle is not drivable after an accident, towing may be required to move your vehicle to a safe location or repair facility.

It is important to understand that **you have the right to choose where your vehicle is towed.** You are not obligated to send your vehicle to any specific repair shop recommended by a tow truck operator, police, or third party.

**When arranging a tow:**

- Confirm exactly where your vehicle is being taken before the tow begins
- Ask about all applicable fees, including towing, mileage, and daily storage charges
- Avoid making repair decisions at the scene of the accident
- Contact your insurance company if you are unsure of the next step

In many cases, your insurance provider can guide you on approved towing procedures or direct repair options.

**Important: Storage fees can begin immediately once your vehicle is towed to a facility. Delays in decision-making may result in additional out-of-pocket costs.**

**Never feel pressured to sign anything at the scene of an accident.**

Taking a few moments to understand your options can help you avoid unnecessary costs, delays, and being directed to a facility you did not choose.

**Common Mistakes to Avoid at the Scene**

- Letting someone else choose the repair shop for you
- Not asking about towing and storage fees upfront
- Signing documents without fully understanding them

The repair process typically continues once you contact a repair facility to book your estimate.

**Steps in the Process**

1. Book your estimate appointment
2. Vehicle inspection
3. Estimate preparation
4. Review of estimate with you
5. Repair of your vehicle
6. Total loss process (if applicable)

**Steps 1–5 apply to all claims. Step 6 only applies if your vehicle may be a total loss.**

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# 1. Booking Your Estimate Appointment

If your insurance claim qualifies under the Direct Repair (DR) program, you have the convenience of contacting a participating repair facility directly to arrange an estimate appointment—similar to scheduling a standard vehicle repair.

This process is designed to streamline your experience by reducing delays and allowing the repair shop to begin assisting you sooner.

**What Happens When You Contact the Repair Shop ?**
When you call to schedule your appointment, the repair facility will take several important steps to ensure your claim is properly set up and eligible for Direct Repair handling.

**Verification of Direct Repair Eligibility**

The repair shop will begin by confirming whether your claim qualifies for the Direct Repair process. This may include:

- Asking if your insurance provider offered or approved the Direct Repair option at the time you reported your claim
- Verifying key details such as:
  - Whether your vehicle is safe and drivable
  - The type and extent of the damage
  - Whether the repair facility is authorized to complete the estimate or if it must first be handled by your insurance company

This step ensures that your claim is directed through the correct process from the start, avoiding unnecessary delays or confusion.

**Guidance if Your Claim Is Not Yet Ready**
If your claim is not fully set up for Direct Repair, the repair shop will guide you on the next steps to move forward:
• If your insurance company needs to complete an initial estimate or inspection, you will be advised to contact them before booking your appointment
• If you have not yet opened a claim, you will need to contact your insurance provider first to initiate the process

The goal is to make sure everything is properly aligned before your visit, so your repair experience is smooth, efficient, and without interruption.

**What is Direct Repair?**
Direct Repair means you can go **straight to a repair shop** for your estimate instead of visiting an insurance claim centre (if your claim qualifies).

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# 1. Booking Your Estimate Appointment - Cont'd

**Questions You May Be Asked:**
**To book the right amount of time, the shop may ask:**

- Where is the damage on your vehicle?
- How severe is the damage?
- How many areas or panels are affected?
- Is your vehicle safe to drive?
- Any leaks, warning lights, or loose parts?
- Is there any previous or un-repaired damage?
- Do you know your deductible?
- Are you responsible for any taxes?

**What to Expect When You Arrive:**
When you bring your vehicle in, the repair shop will:

- Inspect the damage
- Take photos (if required)
- Prepare a detailed estimate
- Explain the repair process
- Answer any questions you have

Their goal is to make the process clear, smooth, and stress-free for you.

**What Happens During Your Estimate & Repair Process ? - Confirming Your Vehicle & Damage**
When you bring your vehicle in, the repair shop will:

- Confirm your vehicle details (VIN, license plate, etc.)
- Check for any **previous or unrelated damage**
- Make sure the damage matches your claim
- Estimate the cost of repairs
- Review the estimate with you, including:
  - Your deductible
  - Taxes
  - Any additional costs (if applicable)

If you have questions about fault, vehicle value, or child car seats, you'll be directed to your insurance adjuster.

**Booking & Preparing for Your Appointment**
To make your visit smooth and efficient:
• Your appointment time, date, and duration will be confirmed
• The shop will discuss options like:
• Rental vehicles
• Pick-up/drop-off services

Please bring:
• Your claim number
• Your licence plate number

You are **not required** to complete your estimate at any specific shop, and you can cancel your appointment at any time.

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# 2. Vehicle Inspection

**Before the Inspection Begins**
Prior to the inspection, the repair facility will guide you through a few important administrative steps to ensure the process can proceed smoothly and in compliance with insurance requirements.

**You will be asked to:**

- **Sign an authorization form** granting the repair facility permission to inspect your vehicle and prepare a detailed repair estimate on your behalf
- **Confirm consent for data storage**, allowing the shop to securely retain your personal and vehicle information for future reference, follow-ups, or warranty-related matters

These steps are essential to initiate the claim assessment process and ensure proper documentation from the outset.

**During the Inspection Process**
Once the inspection begins, the repair facility will carry out a structured and thorough evaluation of your vehicle in relation to the insurance claim.

This includes:

- **Reviewing your claim details** as submitted to your insurance provider
- **Checking for updates or instructions** from your insurance company that may affect the repair process
- **Verifying that your vehicle information** (VIN, make, model, year) matches the claim on file
- **Recording the current mileage** to establish an accurate baseline for the repair record

This stage ensures that all information aligns correctly between you, the repair facility, and the insurer.

**Walk-around Inspection with the Customer**
A key part of the inspection process is a joint walk-around of the vehicle between you and a representative from the repair facility.

**During this step, you will:**

- **Point out all visible damage** related to the incident
- Help distinguish between:
  - Damage related to the current claim
  - Pre-existing or unrelated damage
- **Confirm that all claim details are accurate and complete**

Your participation is critical at this stage. It helps prevent misunderstandings, ensures transparency, and reduces the risk of delays or disputes later in the process.

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# 2. Vehicle Inspection - Cont'd

**Photos & Documentation**
To support the estimate and insurance claim, the repair facility will take a comprehensive set of photos and documentation.

This typically includes:

- Clear images of **all damaged areas**
- Documentation of any **pre-existing damage**
- Photos of the **license plate and Vehicle Identification Number (VIN)**
- Full **exterior images** from all sides of the vehicle
- Interior shots, including the **dashboard and controls**
- Any **safety-related concerns or warning indicators**

**This visual documentation serves as critical evidence to ensure accuracy, accountability, and proper claim processing.**

**Further / Advanced Inspection (If Required)**
In some cases, visible damage does not reveal the full extent of the impact. If necessary, the repair facility may proceed with a more in-depth inspection.

This may involve:

- **Partial disassembly (tear-down)** of affected areas to uncover hidden or structural damage
- Capturing **additional detailed photos** during this process

This step is essential to ensure that **all damage is properly identified upfront**, preventing unexpected issues, delays, or additional costs once repairs are underway.




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# 3. Preparing Your Estimate

At this stage, the repair facility will conduct a thorough assessment of your vehicle and begin preparing a comprehensive repair estimate. This estimate is a critical part of the claims process, as it outlines the full scope of work required to restore your vehicle safely and properly.

The repair shop will:

- Carefully inspect the vehicle to identify all visible damage
- Create a detailed estimate that includes all necessary parts, labour, and repair procedures
- Verify and document important vehicle information, including:
  - Vehicle make, model, and year
  - Current mileage
  - Any pre-existing or unrelated damage
- Provide clear explanations for all recommended repairs to ensure transparency

In addition, the shop will:

- Review the estimate for accuracy, ensuring there are no errors, omissions, or missing details
- Assess whether the extent of the damage may qualify the vehicle as a total loss based on repair costs versus vehicle value

This step ensures that both you and the insurance company have a clear, accurate understanding of the repairs needed before any work begins.

# 4. Reviewing the Estimate with You

**Important to Know**
Before any repairs can begin, your estimate must be reviewed and approved by your insurance company. While the repair facility prepares the estimate and explains the process, all final decisions regarding coverage, repair scope, and payment are determined by your insurer.

**What the Shop Will Explain to You:**

**Repair Plan**
The repair facility will walk you through the full scope of work required to restore your vehicle. This includes identifying which parts will be repaired, which components may need to be replaced, and the procedures necessary to ensure the vehicle is returned to safe, pre-accident condition.

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**Your Costs**
You will be clearly informed of any out-of-pocket expenses, which may include:

- Your insurance deductible
- Applicable taxes
- Any additional charges not covered under your policy (if applicable)

The goal is to ensure there are no surprises and that you fully understand your financial responsibility before repairs proceed.

**Possible Changes to the Estimate**
It's important to understand that the initial estimate may change during the repair process. This can happen for several reasons, including:

- Hidden or additional damage discovered after disassembly
- Fluctuations in parts pricing or availability
- A change in repair approach (for example, switching from repair to replacement for safety or quality reasons)

If any changes occur, they are typically documented and submitted to your insurance company for further approval.

**If Your Vehicle May Be Considered a Total Loss**
In some cases, the cost to repair the vehicle may approach or exceed its value. If this happens:

- The repair facility will inform you of the situation and explain what it means
- An insurance adjuster will conduct a detailed evaluation
- Your insurance company will make the final determination on whether the vehicle is repairable or deemed a total loss

You will be contacted directly by your insurer with the outcome and next steps.

**Safety Concerns**
Your safety is a top priority. The repair facility will advise you if:

- Your vehicle is not safe to operate
- Continued driving could result in further damage or increased repair costs

While the shop will provide professional guidance and recommendations, the decision to continue driving the vehicle ultimately remains yours.

**If You Disagree with Any Part of the Process**
If you have concerns or do not agree with any aspect of the estimate or repair plan:

- The repair facility will document your concerns in detail
- You may be directed to speak directly with your insurance adjuster for clarification or further review
- Additional discussions may take place to ensure transparency and proper resolution

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# 5. Repair Process

**Before Repairs Begin**
Before any work is started on your vehicle, the repair estimate must first be reviewed and approved by your insurance company. This step is important because it confirms what repairs are covered under your policy. The repair facility cannot legally or properly proceed without this approval, so there may be a short waiting period while this is finalized.

**During the Repair Process**
Once approval has been received, you will be required to sign an authorization form allowing the shop to begin repairs on your vehicle.

Throughout the repair process, the shop will:

- Follow the approved repair plan to restore your vehicle safely and properly
- Notify you of any additional damage found after disassembly (which may require further insurance approval)
- Keep you updated on the progress of your vehicle and any changes to the timeline or cost

This ensures full transparency and keeps you informed every step of the way.

**After Repairs Are Completed**
When repairs are finished, you will be contacted to return to the shop and review the completed work. At this stage:

- You will inspect your vehicle to ensure all repairs meet expectations
- The shop will go over the final invoice and explain any details if needed
- You will be asked to sign off, confirming that the repairs have been completed

Once everything is finalized, your vehicle will be returned to you, fully repaired and ready for use.



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# 6. If Your Vehicle is Declared a Total Loss

In some situations, your vehicle may be deemed a **total loss.** This typically occurs when the cost to repair the vehicle, combined with its salvage value, meets or exceeds its actual cash value (ACV). In other words, repairing the vehicle is no longer considered economically practical.

- The **insurance company** is responsible for determining whether a vehicle is classified as a total loss
- This decision is based on factors such as repair costs, vehicle condition, market value, and provincial guidelines
- Once the evaluation is complete, an **insurance adjuster** will contact you directly to explain the outcome and discuss the next steps, including settlement options

**Please note:** No repairs will be authorized or started until the insurance company has completed this assessment and made a final decision.

**Important Reminder**

- **T**he **repair facility** is here to assist you, provide guidance, and support you throughout the claims and repair process
- However, all final decisions regarding **coverage, liability, repair authorization, and payment** are made solely by your **insurance company**



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# Questions Every Customer Should Ask

(Protect Yourself During a Direct Repair Claim)

**Before Booking Your Appointment**

- Does my claim qualify for Direct Repair?
- Do I need to speak to my insurance company first?
- Can I choose any repair shop, or am I required to use this one?
- How long will the estimate appointment take?
- Is my vehicle safe to drive to the shop?

**During Vehicle Inspection**

- Can you show me all the damage related to my claim?
- What damage is considered pre-existing or unrelated?
- Will you be taking photos and documenting everything?
- Will any parts need to be removed for a more accurate inspection?
- Could there be hidden damage not visible right now?

Why this matters: This is where mistakes and missed damage often happen.

**About the Estimate**

- What exactly is included in the estimate?
- Are parts being repaired or replaced?
- Are you using OEM, aftermarket, or recycled parts?
- Does this estimate follow manufacturer repair procedures?
- Could the estimate change later? Why?

**About Costs & Coverage**

- What is my deductible and when do I pay it?
- Are there any costs not covered by my insurance?
- Am I responsible for taxes?
- Will I be notified before any additional charges are added?

This protects you from surprise costs.

**About Insurance & Approval**

- Has this estimate been approved by my insurance company?
- Who do I speak to if I disagree with the estimate?
- Who makes the final decision on repairs—the shop or the insurer?
- What happens if insurance refuses part of the repair?

**During the Repair Process**

- How long will repairs take?
- Will I receive updates during the repair?
- What happens if additional damage is found?
- Will delays affect my rental coverage?

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**About Safety & Quality**

- Will my vehicle be returned to pre-accident condition?
- Are all safety systems being checked and recalibrated?
- Do you follow manufacturer repair guidelines?
- Is there a warranty on the repairs?

This is one of the most important sections—most customers don't ask this.

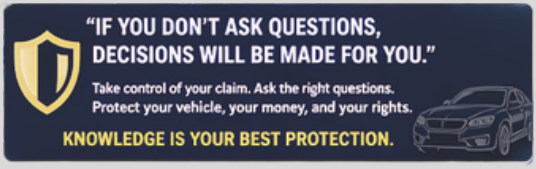
**Before Picking Up Your Vehicle**

- Can you walk me through the repairs completed?
- Can I see the replaced or repaired parts?
- Is there anything I should watch for after driving?
- What do I do if I notice a problem later?

**If the Vehicle Might Be a Total Loss**

- Who determines if my vehicle is a total loss?
- How is my vehicle's value calculated?
- Can I dispute the value if I disagree?
- What are my options if it's written off?

This reinforces your authority and aligns perfectly with our mission:
**helping people not get taken advantage of.**




## About the Author

**Andrew Baichan** is a trusted collision repair consultant with over 25 years of hands-on experience in the automotive repair industry. He has worked directly with repair shops, insurance companies, and vehicle owners, giving him a clear and practical understanding of how the claims process works from all sides.

Over the years, Andrew has seen how many customers are placed at a disadvantage simply because they don't have the right information. This can lead to improper repairs, safety concerns, and unexpected out-of-pocket costs.

Known for his honest and straightforward approach, Andrew is committed to helping people understand their rights and make confident decisions when dealing with an insurance claim. His goal is to ensure that every vehicle is repaired properly, safely, and according to industry standards.

He created The Auto Insurance Claim Survival Guide™ to give clients clear, reliable information they can trust - so they feel informed, protected, and in control throughout the repair process. Andrew continues to advocate for safer repairs, better awareness, and greater accountability in the collision repair industry - for the benefit of every customer.

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If this guide helped you better understand your situation or avoid costly mistakes, consider sharing it with someone else.

Someone you know—a friend, family member, or coworker—may be dealing with the same situation without the right information.

Pass it along and help them protect themselves.

Because when you have the right information, you can make the right decisions.

“An informed customer is a protected customer.”
— Andrew Baichan

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