

What Do I Do About My Damaged Vehicle?



Whose Insurance Pays For The Damage To My Vehicle?

- **Option 1:** The insurance company for the at-fault party should pay for repairs. However, they may want to investigate the accident first. This can be a lengthy process—if you need your car repaired quickly, consider
- **Option 2:** If you have collision coverage on your car, your own insurance can pay for repairs. You may get a smaller deductible this way

What If I Need A Rental Car?

- **Option 1:** The at-fault driver's insurance is required to pay for a rental car, as well as the towing and storage of your own vehicle for a reasonable cost. If your car is totaled, the at-fault insurance will pay for your rental until they extend an offer on your vehicle
- **Option 2:** If you have rental coverage through your own insurance, you may choose to use that instead. It may be timelier and more efficient to do so

Where Should I Take My Car For Repairs?

You are welcome to take your car to the body shop of your choice. The Advocates work closely with a few body shops whose work and service are excellent. We are happy to provide a referral if needed. If your car was towed from the scene, get it out of the tow yard and into a body shop as soon as you can. The cost of storing your car at the tow yard will add up quickly.

What If The At-Fault Driver Doesn't Have Insurance?

If you were hit by an uninsured driver, your own insurance may cover the damage. Uninsured Motorist Property Damage Coverage typically has low limits and requires a deductible to be paid before it will cover any damage, but it will provide some relief. If your policy does not include this coverage, you will have to pay for vehicle repairs out-of-pocket.

What If My Vehicle Is Declared A Total Loss?

If your car was totaled, you will ultimately get an offer from the at-fault party's insurance. Be sure to have your own insurance company provide an offer as well, as you may get a better offer from them. Keep in mind that the insurance is only required to pay the current value of your car, which may not be enough to pay off an outstanding loan.

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