



HAIL Questions & Answers

Should I file a claim/will it be more than my deductible? If you can see hail damage to more than one panel of your vehicle, it is likely even a high deductible will be less than the amount of repairs. If in doubt, call us at 615-857-3600

Do you work with MY insurance company? *YES!* We work with all insurance companies but are a “preferred” shop to none. We work for you, not for an insurance company.

Will filing a claim raise my rates? Hail and storm damage is a comprehensive insurance claim. That means it will not go against you when they determine your rates. It is an “act of God” and insurance companies cannot cancel you or raise your rates due to this type of claim.

Should I call my agent? *NO!* Unless you have State Farm Insurance, your agent is the wrong person to call. Go straight to the source, the claims department. The phone number will be located on your insurance card. Gather the information suggested on our hail claims worksheet and use it to make sure you have all the information to make the process as painless as possible. E-mail dapperdentrepair@gmail.com for more information.

Do I need 3 quotes? NO! Insurance companies cannot by law require you to spend your precious time running around doing their job for them. Usually they will do one of three things; Send someone to inspect your vehicle, send you to a “preferred” shop or drive through claims center or tell you to go to the shop of your choice (us we hope) for an estimate then send it to them.

What is a “preferred” or “direct repair” shop? When an insurance company has a preferred shop or direct repair facility, that just means that they have prearranged with that shop how to do estimates to their standards **and** usually have negotiated a discount through that shop. Dapper Den Repair is NOT a preferred shop for any insurance companies by choice. We work for you, not an insurance company. We do work with ALL insurance companies and will provide them with all the required photos and estimate information.

My insurance says I have to go to a certain place for an estimate, but I don’t want them to fix it. What do I do? If you are talking with a claims representative, this is normal. They have shops they have agreements with, and CAN legally require you to go to them for an estimate. They cannot legally require you to have repairs done at any certain shop. This is YOUR vehicle, and it is YOUR choice where you want it repaired.

I have an estimate from my insurance company. Now what? Send us a copy of the estimate at dapperdentrepair@gmail.com. Once we have the estimate, we can schedule you for repairs.

How long will the repairs take? It depends on the situation, but if there is no paint damaged and not replacement panels such as a hood or trunk lid, repairs can typically be done in 3-5 days. If you do have panels with broken paint or a panel quoted for replacement, we will determine the repair time based on the insurance approved estimate.

How do you know what it will cost? Hail damage is estimated per panel on your vehicle. This is typically the hood, fenders, door, roof rails, roof, quarter panels/bedsides and trunk lid/tailgate. We count the number of dents per panel by circling them with a removable paint safe marker, determine the size of the majority of the dent on each panel then use a matrix using count ranges to determine the pricing.

I got an estimate from you and insurance sent back a lower estimate. What do I do now? Do I owe the difference? NO! Insurance companies use their own matrix for hail and have their own procedures they need to follow. We will agree on a price with the insurance company and then work with you to do what you want.

What if I don't want to fix all the damage? We will do this on a per panel basis only. If we fix the "most obvious" dents, the ones that are left will become the most obvious. If you want to not fix a panel that only has a few dents you can't really see or some moldings that don't bother you, that is your prerogative. If you are going through insurance, it is up to you still, but we will not say we did work we did not do. If you have a loan on the vehicle, it may state in your contract that you must do all repairs. Keep in mind that not fixing panels could significantly reduce the value of your vehicle when you go to sell it.

Will this go on CarFax or any other reporting system? We do not report anything to any agencies, but we cannot speak for the insurance companies. Each insurance company does things a little differently, so this would be a good question to ask at the time you file the claim.

Can you do touch-up? Yes, we can, BUT touch-up is going to look different than the rest of your paint. It will look, well, touched-up. Think of it this way; Black buttons on a black shirt blends in from a few feet away. White buttons on the same black shirt will be obvious from a few feet away. The touch up will be the same color but will be like that

black button. No matter what those commercials show you, there is no touch up method that just makes the scratch disappear. We do not charge for touch-up because we don't want you to pay for something that isn't up to our standards.

If you have any other questions, please feel free to ask. We are always happy to help you understand what is happening with your vehicle. After all, we work for you!

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