

Frequently Asked Questions

Understanding your damage estimate and payment

We know your vehicle means a lot to you and that getting into an accident can be stressful. To make the claims process easier, the following Frequently Asked Questions (FAQ) will help you understand how we work together with the repair shop to get you back on the road as quickly – and safely – as possible.

What if I need a rental while my vehicle is in the shop?

If your policy includes rental coverage, we can arrange to provide a temporary vehicle for the reasonable time to complete the repairs. Rental coverage can vary by state and the specific coverage you purchased. Contact your Claims Representative or log into your [online account](#) for information on your rental coverage or to set up a rental.

What is my deductible?

Your deductible is the amount you pay out-of-pocket for the covered damages to your vehicle before your insurance policy covers the rest. We'll pay for covered damages above the deductible amount, up to the amount specified in your policy. For example, if your deductible is \$500 and the damages covered in the accident are \$1,000, then you'll pay the repair shop \$500 and we cover the rest.

What do I do after I receive my estimate?

If you choose to repair your vehicle, make an appointment with the repair shop of your choice and give them a copy of our estimate in advance. The repair shop will schedule your repairs and order all necessary parts. It's a good idea to confirm the shop has received the parts before dropping off your vehicle. We also recommend you make your appointment early in the week to avoid unnecessary delays.

What is the Guaranteed Repair Network?

When selecting a repair shop, the choice is completely yours. But if you're looking for a recommendation, consider a shop in our [Guaranteed Repair Network](#) to receive priority service and the following benefits:

- ✓ **Convenience:** With more than 2,000 shops nationwide, both the estimate and repairs will be completed at a location near you.
- ✓ **Quality:** We only partner with shops that meet or exceed stringent industry standards.
- ✓ **Guarantee:** Your repairs are guaranteed for as long as you own the vehicle.

You're under no obligation to take your vehicle to a Guaranteed Repair Network shop. However, we're confident that if you do, you'll be even more satisfied with your claims experience.

What if my repair shop's estimate is higher than my Safeco estimate?

Your Safeco estimate includes all damages to your vehicle that are visible during the damage review, before it's taken apart by the repair shop. If shop technicians find additional damage related to the claim while repairs are underway, we'll work with the shop directly to update the estimate appropriately. And we'll pay the repair shop directly for those approved additional or hidden damages.



Why is the shop repairing parts rather than replacing them?

We follow vehicle manufacturer and industry guidelines when deciding to repair or replace a damaged part. Typically, vehicle parts are handled by the repair shop in one of three ways:

- ✓ **Remove and Install:** The shop removes an undamaged part during repairs, sets it aside, and then reinstalls it during reassembly.
- ✓ **Repair:** The shop retains the original damaged part and fixes it. The repair work can usually be completed in less time without any compromise to your vehicle's integrity.
- ✓ **Remove and Replace:** The shop removes a damaged part that can't be repaired according to industry standards and replaces it.

The decision to repair or replace a part can also depend on variables such as fit, finish, durability, and functionality. In all cases, you can rest assured that your vehicle will be returned to its pre-accident condition.

Why is the shop repairing parts that don't look damaged?

Parts adjacent to damaged parts or susceptible to impact often need to be repaired or painted, although their damage may be less obvious to the naked eye. For example, even a low-speed collision can cause body panels to shift, twist, or kink. For this reason, repair shops take a holistic approach to making your vehicle look and drive just like it did before the accident—and that may require repair to parts that have been indirectly impacted.

What are quality replacement parts and why are they in my estimate?

At Safeco, we're committed to repairing your vehicle with quality replacement parts, when applicable. These parts are made by a company other than the vehicle's manufacturer. Any quality replacement sheet metal parts we include in the estimate are certified as Quality Replacement Parts by an industry certification organization. These organizations set standards for quality replacement parts to assure their quality is like the original equipment manufacturer.

Who receives payment for damages?

It's your choice where we send the payment for your damages—either to you or to the repair shop. If you'd like the payment sent directly to you, and there is a lien on your vehicle (e.g., your vehicle is leased or financed), we'll include the names of the car owner and the lienholder on the check. Including both owner and lienholder protects the financial interest both parties have in the vehicle.

What should I do when my repairs are complete?

Once you receive your damage estimate, we pay the repair shop directly for the initial repairs (over your deductible) and for any accident-related additional or hidden damages discovered while repairs are underway. When you pick up your vehicle, you're responsible for paying the shop your deductible. We also recommend you thoroughly inspect your vehicle to make sure you're happy with the repairs. If you have any concerns, bring them to the shop's attention.

Do I need to get my vehicle repaired?

The decision to repair is yours. If you choose not to repair, we'll issue payment to you, minus any applicable deductible. If you lease your vehicle or make a monthly payment to a financial institution, check first with the leasing company or lienholder. They may require that you repair the vehicle.



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- View claim status and details
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*Guaranteed Repair Network not available in Rhode Island or Massachusetts. In Massachusetts we offer you our Superior Service Program (SSP), which is similar to the Guaranteed Repair Network. However, the estimate is completed by a Safeco Insurance appraiser. For more information, speak to your Safeco Insurance Claims Representative.

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