Your Car, Your Choice

Know your rights after an accident in Maryland

Your insurance company may suggest a body shop. That's allowed, but the choice of who repairs your car is always yours.

Your rights in Maryland

- **You choose the shop.** Your insurer and its adjusters, appraisers, and agents can't require you to have your car appraised or repaired at a particular shop.
- **A recommendation must come with a disclosure.** If they recommend a shop, they must tell you that you don't have to use it.
- **No pressure tactics.** They can't intimidate, coerce, or threaten you into using a particular shop.
- **You can get a second opinion.** If you disagree with your insurer's estimate, you can get an estimate from a different shop.

Source: Maryland Insurance Article, Section 10-503, and the Maryland Insurance Administration (1-800-492-6116).

What you might hear, and what it means

"If you use your own shop, you may have to pay out of pocket."
Your policy pays for the repairs your car needs, whichever shop you choose. If a proper repair costs more than the first estimate, we work it out with your adjuster first, and we'll tell you about any difference before the work is done.

"Our network shops come with a lifetime guarantee."
Many reputable independent shops offer one too, including Slade. Ask who stands behind the guarantee, what it covers, and whether it still applies if you change insurers.

"We can't guarantee work done outside our network."
Your repair is guaranteed by the shop that does the work. Our written warranty is yours no matter which insurer you have.

"It will be faster at one of our shops."
Repair time depends mostly on the damage, parts availability, and approvals. We send your adjuster the estimate and photos directly and keep you updated.

What is a direct repair (network) shop?

It's an independent shop that has an agreement with an insurance company. The insurer refers customers, and the shop typically agrees to the insurer's terms on things like labor rates, parts, and repair time. Many do good work. When you choose your own shop, that shop works for you. **Slade isn't a direct repair shop for any insurance company.** We work for you, and we work with every major insurer.

What to say when your insurer calls

"I've chosen Slade Auto Body & Paint in Pikesville to repair my car. Please contact them at 410-484-6377."

We'll take it from there. Already started somewhere else? You can still choose us.

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This handout is general information, not legal advice. Your coverage depends on your policy.