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Post-accident claim tips

Don’t be ‘steered’ in the wrong direction

When a car accident puts you in a tailspin it’s important to know your rights, especially when it comes to filing an insurance claim.

Not only is your vehicle one of the biggest investments you’ll ever make, but it also carries your most valuable possessions – your loved ones. That’s why it’s so important to choose a collision repair center that truly has your best interests in mind. Unfortunately, some insurance companies will have you believe they know best and if you don’t follow their advice, they may not pay.

There is a term for that kind of behavior, and it’s called steering.

Steering occurs when an insurance company, representative, or claims system attempts to convince a consumer to use a particular repair facility or vendor. In Minnesota, steering is illegal.

“By state law, you can take your vehicle to the shop of your choice,” said Mike Zieska of MCP Collision and Glass in Annandale.

That’s the message Mike and other Minnesota collision centers want to get across.

“We want to inform customers of their rights and that it’s their choice,” he said.

He added that not every insurance company plays this game. He works with many



In the last 40-plus years, MCP Collision and Glass in Annandale has built a reputation for providing high quality collision repair in an honest, ethical and efficient manner.

local insurance agents who do have their customers’ best interests at heart. A trusted, local insurance agency can be a great resource when it comes to choosing a collision repair center which will make for a smoother collision repair experience,” he said.

But ultimately, it’s the collision centers, not insurance companies, that are liable for your vehicle repairs, so it is in the collision center’s best interest to repair your vehicle

to pre-accident condition. The problem is some insurance companies are refusing to pay for certain repairs that collision centers like MCP know are necessary to your safety and the value of your vehicle.

MCP Collision and Glass will always bring your vehicle back to pre-accident condition, or better.

Remember that you, the consumer, are the one authorizing repair. The insurance company is paying the bill based on your

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Services

Light and Heavy Collision Repair: Equipped to handle any size collision repair.

Glass Coverage: MCP can fix or replace your vehicle’s auto glass.

Painting Specialists: Highly skilled paint services, MCP offers expert computerized paint matching and keeps an inventory of its own color samples from previous repairs. MCP uses a water-borne base coat system, which provides better color matching and a perfect blend.

Dent Repair: For smaller jobs like minor dents and hail damage, MCP offers painless dent repair.

Insurance Claims: MCP works with all insurance companies to handle your claim in an timely efficient manner.

Warranty: MCP offers on-time delivery and a lifetime warranty.

Car Detailing: A car detail comes with any repair from MCP Paint specialists.

Contact MCP

320-274-8283

MCP is conveniently located on Highway 55 E. in Annandale. Find out more at www.mcpcollisioncenter.com or visit our Facebook page.

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insurance coverage. MCP Collision and Glass will help you to understand what is being repaired and why.

By law insurers must inform those filing a claim of their legal right to choose a repair shop with the understanding that their policy will cover the reasonable costs of repairing their vehicle to its pre-accident condition no matter where repairs are made. But after they have selected a repair shop, the insurer must cease all efforts to influence their choice. If they don’t, they are guilty of steering.

The following are some indications that you are being steered:

You told your insurance company which shop you selected, and they stated they likely would not pay for all repairs at that shop but would pay for all repairs at a shop the insurance company selected.

Your insurance company leads you to believe you could only use one of their recommended shops or parts suppliers.

On the mobile app from some insurance companies, you could only move forward with processing the claim by using a shop from their drop-down list.

Choose a trusted collision center

When choosing a collision center, beware of shops that are more focused on making an insurance company’s referral list than customer satisfaction and safety. Technology should also be considered. For instance, a windshield replacement can require recalibration for the adaptive cruise control and pedestrian detection to work as the manufacturer intended.

Additionally, lane centering, lane lock, blind spot detection and automatic braking or collision avoidance can be affected by the repair process. If you have these systems and you don’t see calibration on your estimate, ask why.

It comes down to finding a shop that has the equipment and training to repair your vehicle to pre-accident condition and maintain your vehicle’s safety and value. “At MCP Collision and Glass we are committed to this,” Mike said.

Shopping locally is another option to consider when looking for a collision center. By working with companies with-

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– Mike Zieska

in your own community you are working with the same people you meet in your neighborhood grocery store, see in your favorite restaurant or at a community event and as such they will be more dedicated to completing a quality repair.

“It’s all about the team”



Technicians at MCP Collision and Glass use the newest and best technology and tools to restore your damaged vehicle to pre-accident condition. Top Left: Calvin Dillon is pictured with a welder. Top Right: Hannah Zieska and Jeff Geisinger inspect and finalize a vehicle for an insurance estimate.



“These are our friends and neighbors, we want to be able to look them in the eye and ask how they were treated, and if they were happy with the quality of repairs on their vehicle,” Mike said.

By finding a trusted collision center, local insurance agent and understanding the repair process, the better prepared consumers will be to work with the insurance companies and have a smoother, easier repair experience.

There are laws that benefit the consumer, but only if the consumer understands their rights.

Investing in the future

In most cases, a vehicle is the second largest asset next to your home, that’s why the MCP team will never use anything less than the latest and best technology and tools to keep their customers

coming back.

- MCP’s tech scanning diagnostics tool allows technicians to scan a damaged vehicle and repair it to exact factory specifications. The tool is used for pre-repair scanning and post-scanning so if there are any imperfections, recalibrations can be made.

- MCP’s Pro Spot (spot resistant) welder is a smart welder that welds vehicle body parts to exact specifications, not allowing rust or corrosion. Technicians also use an aluminum and high strength steel welder. Both are custom welders built for collision repair.

“These and other upgrades help the entire process,” Mike said. “We want to do the best we can do. Our customers are our friends and neighbors, and we want to treat them well.”

“Committed to Excellence”



Jeff Fautsch is hard at work spraying a vehicle in MCP’s aluminum clean room.



It’s all about the team at MCP Collision and Glass. Led by Mike and Vicki Zieska MCP staff are committed to excellence.