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◆ CONSUMER RIGHTS

Post-accident stress

Surviving it totally should include getting desired insurance claims

I WAS involved in a terrible car accident last December and fortunately came out of it unscathed.

Considering the state my car was in, I had a lot to be thankful for and reminded myself there should be no whining or complaining while going through the formalities of making a police report and insurance claim.

Unfortunately, it did not prepare me for what was to come – the eventual dealings with the car workshop and insurance company.

First, I was told by the insurance firm that my car had to be sent to its panel workshop.

Second, considering the state of the car, the workshop told me since repair costs would be very high, it would be best if the insurance company declared it “beyond repair”.

The estimated resale value of my car was around RM84,000 at that point of time and the assessed repair cost was about RM72,000, subject to valuation of the adjuster to be appointed by the insurance company.

The adjuster, who took two months to come up with the cost valuation for the vehicle, and after much prodding, eventually said

the insurance company felt the car should be repaired and the bill slashed to RM54,000 – a reduction of RM18,000 or 25 per cent from the initial workshop quote.

After this, came the confirmation of costs and more delays with the processing of paperwork, ordering and delivery of replacement parts. More than six months had passed and for reasons unknown, repairs had not even started on my car.

After much hassle, arguments and legal threats, the insurance firm finally agreed to consider the car “beyond repair” and I finally got my long overdue payout, at the end of July this year.

The abovementioned is a simplified version of a more complicated scenario as I wanted to share some key points with other car owners faced with similar situations. After coming out of it barely unscathed, I have a few questions in need of answers:

1. What rights do car owners have to choose the workshop in such cases? I was not given the choice as the workshop I was familiar with was not on the insurance company’s panel.

2. Should the owner be consult-



Filepic of a car accident at Jalan Mahameru, KL

ed before the workshop, adjuster or insurance company decide if a wrecked car should be repaired or not?

3. Considering the limited choice, how can an owner be assured of quality repair works and that parts used are original?

4. Should owners be given some guarantee that the repairs will put the car back in good state as if the accident did not occur? This should include guaranteeing that parts replaced are original.

5. Considering the cost of repairs is often significantly reduced by the insurance firm, how can a car owner ensure that original parts have been used and workshop services are of high quality?

6. Why do car owners end up losing in the end? Who are the culprits? Are workshops charging excessively or are insurance companies slashing prices to avoid bigger payouts, to the detriment of car owners?

7. Is there any government

body that monitors the quality of repairs to ensure the car is safe and roadworthy?

I hope someone can shed light on these posers.

Curious
Subang Jaya, Selangor