

# Your Right to Choose Who Repairs Your Vehicle

## Why You Do Not Have to Use Your Insurer's Approved Bodyshop

When you are involved in an accident, it can feel like your insurer is in full control but you have more rights than you may realise. One of the most important is your right to choose who repairs your vehicle, regardless of who your insurer recommends.

### 1. Your Legal Right to Choose Your Repairer

You are not required to use your insurer's preferred or approved garage. You are legally free to select any qualified repairer, including us, to carry out your repair. Your insurer must still authorise a fair and reasonable estimate.

Independent repair work does not invalidate manufacturer warranties when correct parts and methods are used.

Your rights under the Consumer Rights Act 2015 apply to all repair work, insurance or private. The specific law that relates to your choice of repairs is the Competition Act 1998 (Motor Vehicle Agreements Block Exemption) Order 2023 (MVBEO) which is in place until at least 2029.

### 2. Why Choosing the Right Bodyshop Matters

Choosing the cheapest repairer can often lead to problems such as:

- Lower quality paint and materials
- Poor colour matching or panel alignment
- Rushed or incomplete repairs
- Long-term issues that may cost more to fix later

## By choosing us, you benefit from:

- High-quality repairs completed to manufacturer standards
- Skilled, trained technicians
- Advanced colour matching & paint technology
- Clear communication and honest advice
- No compromises on safety or quality

### 3. Our Excess Payment Support Scheme

To help reduce the cost of your insurance excess, we offer £250 paid towards your excess for every £1,000 of total repair cost.

#### For example:

- Repair estimate: **£2,000**
- We contribute: **£500** toward your excess

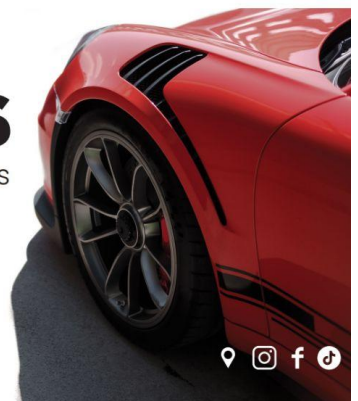
This significantly reduces your out-of-pocket cost as we find most drivers these days have an excess around £500 which would normally be your responsibility to pay to the garage that repairs your vehicle.

### 4. A Simple, Stress-Free Process

1. Contact us for a free estimate.
2. We inspect the damage and prepare a quotation.
3. We submit the estimate directly to your insurer.
4. Once approved, we book in your repair.
5. Excess support is applied automatically.
6. You collect your vehicle repaired to the highest standard.



Body Shop & Accident Repair Centre  
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# What To Do When Speaking To Your Insurer

When you call your insurer to report the claim they will almost always try to book you in with their 'approved repairer.' This is usually for their own cost-saving reasons, **not** because you are required to use them.

Below is the handy guide to navigating your insurers call centre & getting your car booked in with your chosen repairer.

## **1. Tell your insurer you have chosen your own repairer.**

When you speak to your insurer make sure to inform them that, **"I want my vehicle to be repaired by my chosen repairer, AutoBodies Clevedon, and I am exercising my legal right to choose who repairs my vehicle."**

In most cases, this should be all you need to get it booked in with us. They may ask for our details to speak to us directly so please feel free to pass those along.

## **2. If they say you must use their approved repairer**

Some call handlers may imply you **have** to use their recommended garage. This is **not true**.

If they do say this you can respond with, **"I understand you have preferred repairers but I am legally entitled to choose my own bodyshop under the Consumer Rights Act 2015 & the Competition Act 1998 (Motor Vehicle Agreements Block Exemption) Order 2023. Please note on my file that I am choosing AutoBodies Clevedon as my repairer."**

## **3. If they claim you not get a courtesy car**

Insurers may use courtesy car availability to **pressure customers** into using their repairer. **However**, if your policy includes a courtesy car you are entitled to one **regardless of which repairer you choose**. This may also be referred to as **"Hire Car"** cover or **"Like-for-like Car"** cover and these **must be** honoured by your insurer if part of your policy.

If they say otherwise you should reply with, **"My policy includes a courtesy car and this applies no matter where the vehicle is repaired. Please confirm my courtesy car entitlement will be honoured."**

#### 4. If they say using your own repaired will delay the claim

Choosing your own repairer **should not** delay anything. We handle the entire approval process directly with your insurer and will be happy to chase up approvals on your behalf.

If they say this you should respond with, **“My repairer will provide a full estimate directly to you, please proceed with the claim using AutoBodies Clevedon as the repairer.”**

#### 5. If they warn you the work will not be guaranteed

Another common tactic is suggesting that your repaired will not be guaranteed. This is **misleading**. We provide our own warranty on all repair work, a **lifetime guarantee** for as long you own the vehicle. If they try to say this you should reply with, **“All repair work carried out by AutoBodies Clevedon is guaranteed. Please continue the claim using my chosen repairer.”**

#### 6. If you feel pressured or unsure

If at any point you feel your insurer is pressuring you to use their approved repairer or not provide you with a courtesy vehicle then pause the conversation and simply say, **“Please record that I am choosing AutoBodies Clevedon as my repairer. I will discuss the repair directly with them.”**

Then give us a call or an email and we can speak to your insurer directly to get it resolved.

#### 7. In Summary...

Hopefully this handy guide will help you not have to take your car to a bodyshop miles away from home! Just remember when speaking to your insurer:

- You **do not have to use** your insurer's approved repairer.
- Your car will be repaired to the highest standard, not the cheapest standard.
- You are fully protected under UK consumer law when choosing your own bodyshop.
- Your insurer must still assess and authorise a fair repair cost.
- We communicate directly with your insurer, making the process simple & stress free.