



CHOICE OF REPAIRER INFORMATION DOCUMENT



MOTOR TRADERS'
ASSOCIATION OF NSW



IAG GROUP

<p>NRMA Page 70</p>	<p>If we choose to settle your claim by repairing your vehicle:</p> <ul style="list-style-type: none"> • see Option 1 on page 65 • then we decide the best way to repair the damage. <p>If you make a claim and we agree to repair your vehicle, we will arrange for an NRMA Partner Repairer to fix your vehicle or you may choose your own repairer to fix your vehicle if:</p> <ul style="list-style-type: none"> • you have Comprehensive Plus Insurance and you have added the 'Any Repairer' option – see page 25, or • you have Comprehensive Insurance and: – you have added the 'Any Repairer' option – see page 38, or – your vehicle is a motorcycle, or
<p>SGIC Page 74</p>	<p>If we agree to cover your claim, then we will:</p> <ul style="list-style-type: none"> • decide whether to repair your vehicle or pay you the reasonable cost of repairs or pay you the agreed value or market value that applies for it <p>Choosing a repairer You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs. Once you've chosen a repairer, we will tell you where to take your vehicle or arrange for it to be towed to the repairer.</p> <p>We are not responsible for making sure the repairer can complete the repairs when it suits you. Also, we don't cover any additional costs that may result if the repairer is delayed or has problems getting parts.</p>
<p>CGU Page 34</p>	<p>If we decide your vehicle should be repaired, we can help you find a repairer who is part of our partner network, or you can choose your own repairer.</p> <p>If you choose your own repairer, you must:</p> <ul style="list-style-type: none"> • choose a repairer that has all necessary licenses and authorisations by law, and • obtain our authorisation for the repairs and quoted cost before these repairs are commenced <p>We may require you to provide an alternative quote from a repairer of our choice for the repair of your vehicle.</p>
<p>Swann Insurance Page 9</p>	<p>Who Repairs Your Vehicle To have your Vehicle repaired:</p> <ul style="list-style-type: none"> • we may ask you to get a quotation from a vehicle repairer whom we may nominate. • we will decide which repairer is to repair your vehicle.
<p>SGIO Page 74</p>	<p>If we agree to cover your claim, then we will:</p> <ul style="list-style-type: none"> • decide whether to repair your vehicle or pay you the reasonable cost of repairs or pay you the agreed value or market value that applies for it <p>Choosing a repairer You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs. Once you've chosen a repairer, we will tell you where to take your vehicle or arrange for it to be towed to the repairer.</p> <p>We are not responsible for making sure the repairer can complete the repairs when it suits you. Also, we don't cover any additional costs that may result if the repairer is delayed or has problems getting parts.</p>
<p>RACV Page 15 & 31</p>	<p>Choosing a repairer If we agree to pay your claim as a result of an incident, we will arrange for an RACV Partner Repairer to fix your vehicle Or If you have Comprehensive Insurance and: - you have chosen the 'Any Repairer' option you may choose your own repairer to fix your vehicle,</p> <p>If you are entitled to choose your own repairer to fix your vehicle you must:</p> <ul style="list-style-type: none"> • choose a repairer that has all necessary licences and authorisations required by law • provide us with a quote for repairs • allow us to inspect your vehicle before authorising repairs. We will tell you where you need to take your vehicle or have your vehicle towed. <p>Where we settle a claim we will:</p> <ul style="list-style-type: none"> • choose the most suitable repair method for the type of damage to your vehicle and decide whether to authorise and pay for the fair and reasonable costs of repairs, or • decide whether to pay you the fair and reasonable cost to repair your vehicle as determined by us. In determining the fair and reasonable cost, we may consider several factors, including quotes from RACV Partner Repairers, our nominated repair methods for type of damage to your vehicle and reports from our assessors.

IAG GROUP - CONTINUED ON NEXT PAGE

IAG GROUP

Coles Insurance

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If you have comprehensive plus Car Insurance We will choose to settle your claim through any of these ways:

- We can arrange for one of our partner repairers to repair your car or you can choose your own repairer
- We can choose to pay you the reasonable cost to repair your car.
- We determine the reasonable cost to repair the damage by looking at a range of factors which may include:
 - quotes from your nominated repairer and other repairers
 - reports from our assessors.
- If you choose a repairer that is not a partner repairer, then we may choose to settle your claim by paying you the reasonable cost to repair your car rather than authorising repairs to it.
- We may pay your claim as a total loss if we consider your vehicle to be a total loss or when we choose to do so. If we ask you, you must:
 - let us or our representatives inspect your car at any time at a place we choose
 - allow us to get quotations from any repairer or supplier.

If we need to move your car to do this, we will pay for it.

- If we agree to repair your car then we will use parts suitable for your car's age and condition, as follows:

Otherwise,

- We have established a National Partner Repair Network. These repairers must meet our high selection standards of repair quality and service.
 - Because you will use one of our partner repairers you do not need to shop around for quotes and we will guarantee the quality of the workmanship and materials used in the repair.

WFI

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Our Repair Policy

When You use one of Our partnered repairers You do not need to shop around for quotes and We will guarantee the quality of the workmanship and materials used in the repair.

You may choose Your own repairer, but if You do, We may require You to provide two quotes for the repair of Your Vehicle, including one from a repairer of Our choice.

SUNCORP GROUP

<p>GIO Page 37</p>	<p>Choice of repairer You can choose:</p> <ul style="list-style-type: none"> to allow us to arrange the repair of your car; or your own repairer. <p>If you choose your own repairer, which may include one of our own recommended repairers:</p> <ul style="list-style-type: none"> after you obtain a quote from your repairer, we will arrange a time with you to drive your car (if it is safe to do so), or you must let us move it, to one of our assessment centres or repair facilities, or another location nominated or agreed to by us; we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your car being repaired safely and in a cost effective manner.
<p>Bingle Page 9 (PDS 2 of 2)</p>	<p>If we choose to repair or replace damaged parts of your car we'll always do so using our repairers.</p>
<p>Apia Page 52</p>	<p>Repairing your vehicle and choosing a repairer We will arrange the repair of your vehicle through one of our recommended certified repairers in a location convenient to you.</p> <p>If we are not able to find or locate a certified repairer in a location convenient to you, you may propose a repairer of your choice.</p>
<p>Aami Page 31</p>	<p>We will choose the repairer We will manage the repair process through one of our preferred repairers, the repairs will be guaranteed for life by AAMI.</p> <ul style="list-style-type: none"> we will authorise repairs; you will be kept informed of the progress of the repairs; and you will be advised when your car is ready for collection.
<p>Shannons Page 18</p>	<p>Following loss or damage covered by this policy, if we decide to repair your vehicle or replace any part of it, the choice of repairer is yours. We will pay the amount we assess to be reasonable by considering your repairer's quote with any adjustments made by our assessor. We reserve the right to determine the method of repair that your repairer uses. We may decide to replace damaged parts with new parts or used parts of a similar condition to those being replaced. If you do not have a preferred repairer of your own, we can arrange to tow your damaged vehicle as well as handle the entire quote and repair process on your behalf. Please contact us on 13 46 46 and we will make the necessary arrangements.</p>
<p>Suncorp Insurance Page 33</p>	<p>Choice of repairer You can choose:</p> <ul style="list-style-type: none"> to allow us to arrange the repair of your car; or your own repairer <p>If you choose your own repairer, which may include one of our own recommended repairers: You can choose:</p> <ul style="list-style-type: none"> to allow us to arrange the repair of your car; or your own repairer. <p>If your car is not safe to drive We will arrange to move your car to one of our preferred repairers or another facility of our choice. If your car is safe to drive We will arrange a time with you to bring your car into one of our preferred repairers or another facility of our choice.</p> <p>If you allow us to arrange the repairs:</p> <ul style="list-style-type: none"> we obtain quotes from our preferred repairers (where available) and select the most appropriate quote; we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer; you will be kept informed of the progress of the repairs and we will advise you when your car is ready for collection. If you choose your own repairer, which may include one of our own preferred repairers: after you obtain a quote from your repairer, we will arrange a time with you to drive your car (if it is safe to do so), or you must let us move it, to one of our preferred repairers or another facility of our choice; we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your car being repaired safely and in a cost effective manner.
<p>VERO Page 7</p>	<p>How we deal with repairs If we accept your claim and decide your vehicle can be economically repaired, we will arrange the repairs with a recommended repairer if one is available, or alternatively you can choose your own repairer and arrange repairs with them. Where we are able to provide you with access to one of our recommended repairers, we will offer you a choice of those available in your area. However, we may only be able to nominate one recommended repairer if there are no others available. Where we are unable to provide you with access to one of our recommended repairers, we will require you to choose your own repairer.</p>
<p>Insure My Ride Page 45</p>	<p>if required by us, obtain a minimum of two quotations from repairers, one of which is recommended by us;</p>

CHALLENGERS GROUP

<p>Hollard/ Woolworths Page 27</p>	<p>What do we guarantee? We will only guarantee materials and workmanship on repairs done by a repairer appointed or approved by us. This guarantee is for as long as you own your car and is not transferable.</p> <p>What might you need to pay for? A qualified repairer appointed or approved by us will do the repairs. While you can arrange for a quote from a different repairer, we have the final say on who will do the repairs.</p>
<p>Progressive Page 34</p>	<p>If we decide that it should be repaired, we will decide whether to:</p> <ul style="list-style-type: none"> • authorise and pay for the cost of repairs, as described below; or • pay you the reasonable cost to repair your vehicle. We will determine the reasonable cost to repair your vehicle and may require a quote from our Preferred Repairer Network in order to establish that cost. <p>Repairing a vehicle</p> <p>Progressive chooses the repairer</p> <ul style="list-style-type: none"> • When we determine that the damage to your vehicle can be repaired, we will choose the repairer. • When we authorise repairs, our obligation is to repair the vehicle, subject to the terms and conditions of the policy.
<p>Auto General/ Budget Direct Page 16</p>	<p>Repairs To The Car</p> <p>Choice of Repairer Policy</p> <ul style="list-style-type: none"> • For your convenience, we can appoint a repairer and manage the entire process on your behalf. • Alternatively, you may choose to nominate your own repairer. In this case, you would need to provide us with a quotation for the repair of your car. However, if we consider a repairer's quotation is not competitive, or that the repairs would not be completed to a satisfactory standard, we may decide to: • have your car repaired by an alternative repairer chosen by us; or • pay you the reasonable cost of a satisfactory repair as determined by us.
<p>Youi Page 23</p>	<p>Youi's National Repair Network If your claim is accepted and the damaged car can be repaired, we will arrange for your car to be repaired at a member of Youi's national repair network. Our network of repairers has the capability to provide quality, safe repairs to get you back on the road as soon as possible.</p> <p>Choice of repairer Option If you have selected and paid for the Optional Cover: 'Choice of Repairer', you may choose any other repairer in addition to our network of smash repairers. We will determine the fair and reasonable cost of repairs, considering a number of factors. We may require comparison quotes from an alternate repairer we choose. If you choose any other repairer, they must be appropriately licensed and authorised by law to conduct the required repairs.</p>
<p>Aioi (Toyota/ Lexus) Page 16</p>	<p>Repairing your vehicle For your convenience we will choose the repairer, authorise the repairs and manage the entire quote and repair process for you. We may obtain two independent competitive quotations from repairers we have chosen (where available) and select the most complete and competitive quote. If you wish you can choose a repairer to provide one of the quotes.</p> <p>If we consider your repairer's quote to not be competitive and/or complete, or we do not believe that the repairs to your vehicle would be completed to a satisfactory standard, we reserve the right to authorise repairs to be carried out by a repairer nominated by us.</p>
<p>Zurich Page 8</p>	<p>Zurich's approved repairer network You can choose a repairer, or we can recommend one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.</p>
<p>Real Insurance Page 27</p>	<p>What do we guarantee? We will only guarantee materials and workmanship on repairs done by a repairer appointed or approved by us. This guarantee is for as long as you own your car and is not transferable.</p> <p>Who does the repairs? A qualified repairer appointed or approved by us will do the repairs. While you can arrange a quote from a different repairer, we have the final say on who will do the repairs.</p>

MOTORING GROUP

RAA

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Freedom of choice of repairer

- RAA customers have the freedom to choose their own crash repairer. If your vehicle is safe to drive, take it to the repairer of your choice.
- If we authorise repairs with your chosen repairer, the repairer will begin work and keep you informed along the way.
- If for some reason your chosen repairer does not meet our standards for safety, quality, fairness, effectiveness and pricing, we will move your vehicle to another repairer or we will settle cash in lieu.

RACWA

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When we repair your car

If we decide to repair your car we obtain competitive quotes from our approved repairer network. You can also ask a repairer of your choice to provide a quote. Whichever repairer we choose, we guarantee the quality of the workmanship and materials authorised by us for the life of your car, in addition to any other rights you may have. If you wish to make a claim on this guarantee, please contact us with details, including any costs you incur in making the claim.

OTHER GROUP

Allianz

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Choosing a repairer

Allianz can assist you in selecting a suitable repairer to repair the damage to your vehicle. You also have the right to choose your own repairer. In both instances we will work closely with the repairer to strive to achieve the best repair outcome for you however we may require a second quotation from a repairer chosen by us. We will then choose (subject to any relevant policy limits) to:

- authorise the repairs at your repairer of choice;
- pay you the reasonable cost of repairing your vehicle; or
- move your vehicle to a repairer we both agree will repair your vehicle. In the instance that we both agree to move your vehicle we will provide you with a rental car for up to three days in addition to any other benefit provided under your policy. The maximum we will pay for the rental car is \$100 per day.

QBE

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Choice of repairer

If you lodge a claim and we agree to repair your vehicle, we can refer you to a QBE accredited repairer or you can choose your own. You have to ask us before getting your vehicle repaired.

Where we recommend our accredited repairer, we'll:

- Give you the names of two repairers to get quotes from
- Need to inspect your vehicle before authorising repairs
- Pay the cost of repairs directly to the repairer we authorise.

Where you nominate a repairer, you must:

- Get a quote from an appropriately licensed repairer of your choice, however if you do we may need you to get a second quote from a repairer of our choice
- Allow us to assess your vehicle before authorising repairs

Comminsure

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If you lodge a claim with us and we agree to repair your vehicle, we will choose the repairer. We will nominate one of our recommended repairers to provide us with a quote for the repairs. You can however, nominate your own repairer. If you nominate your own repairer, you will need to provide us with a quote from that repairer. We will then consider the quote for matters such as completeness, correct method of repair and competitiveness. We may need to inspect your vehicle prior to authorising repairs, in which case we will advise you of where you need to take your vehicle for inspection. You must not authorise the repair of your vehicle without our written authority. If you do, we may refuse to pay for those repairs or require you to contribute to the costs of repair of your vehicle. This does not apply to 'Emergency repairs' (see page 36).

We will decide whether to authorise the repairs to your vehicle to be undertaken by:
our recommended repairer; or
your nominated repairer.

We only accept responsibility for any repairs authorised by us. Alternatively we may at our discretion pay you the reasonable costs, as determined by us, for you to repair your vehicle.