

**The one thing
you can't
afford to lose
in an
accident:**

Your cool

Even a little dent can somehow look enormous. Don't let it.

In the first place, we know from long, long experience there's no VW a VW dealer can't fix. And so close to new it's hard to believe.

So, take a deep breath. It's tough – but bearable.

Right after the accident

Here's where you need to be calm. And orderly.

You'll need to know:

The make, the type, the color, the license number and registration date of the other car or cars.

The other driver's name, address and driver's license number.

The other owner's name and address.

The name of his insurance company and his agent's telephone number.

The names and addresses of any witnesses and any injured parties in either car.

As soon after the accident as you can, take notes on positions of the vehicles, time and place of accident, condition of street, traffic lights, traffic signs – anything that will help you later to reconstruct what happened.

Don't comment about the accident to the other driver or bystanders. Only to police or other legal authority.

Most important, don't sign *anything* relating to the accident.

If your car needs to be towed

Don't get rattled.

No matter who's at fault, your car is your car. *Your* property and *your* investment.

So choose carefully.

If you're near home, tell the police or tow car operator to have it towed to the VW dealer who usually services your car. (His address and phone are on the back of this folder.)

If you're out of town, have it taken to the nearest VW dealer, if at all possible. You'll find him in the Yellow Pages. This could save storage charges later.

Your insurance rights

Remember that you have the final word as to who will work on your car and what will be done to repair it.

For example, you cannot be forced to take it to a garage or shop where you do not want to go.

You cannot be forced to accept repairs you believe to be inadequate.

If you have collision coverage on your car, you are naturally entitled to compensation for any damage to your car from your own company. Subject, of course, to the deductible amount of your policy and other policy provisions.

Remember, though, that any adjustment for car damages may not exceed the difference in market value of the car immediately before and immediately after the accident.

For example, take a car with a market value of \$1,000 now worth \$200 after an accident. The insurance adjustment will not exceed \$800 even though it would cost \$1,200 to repair the car.

The role of the insurance adjuster

It sounds like a simple job: to “adjust” your claim on the basis of market value.

Often – but not always – this turns out to be the actual cost of repairs. Your claim check would be for this amount less, of course, the deductible amount specified in your policy.

Fact is, his job is tremendously complicated. He has nightmares about hidden damage, for instance. This is the damage nobody knows about until the body shop men are well into their work.

Frequently he gets involved in whether a certain part or area was damaged *before* the accident.

Should a damaged part be replaced or fixed? Should an entire fender be repainted or just the damaged area?

You wouldn't want his job.

On the other hand, it's *your* car and no one else's.

VW dealers like to keep that in mind. And that brings us to a ticklish subject.

The estimate

More often than not, you'll find a VW dealer estimates more completely and thoroughly than a non-specialist.

Makes sense.

He just knows VW's better because 99% of his work is VW. (The other 1% usually makes him wish it were 100%.)

His idea of a repair and a repaint job is absurdly simple.

To get your VW looking like it never saw a body shop.

We like to think you looked for excellence when you bought your car.

Don't change your standards now.

We haven't.

Please keep this in your glove compartment

Use this checklist at the scene of the accident to get information you'll need later:

The other car:

Make: _____ Type: _____
License No. _____ Reg. Date _____

The other driver:

Name _____
Address _____
Driver's License No. _____

Owner of other car:

Name _____
Address _____
Insurance Co. _____
Insurance Agent _____
Tel. No. _____

Witnesses:

Name _____
Address _____
Tel. No. _____

Name _____
Address _____
Tel. No. _____

Injured parties:

Name _____
Address _____

Name _____
Address _____

