



Frequently Asked Questions (FAQs)

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Why do estimates vary from one shop to another?

The main reason estimates vary is the thoroughness of the **initial** appraisal process. Some estimates may leave out necessary repairs from the initial estimate, causing the amount disclosed to be lower than another facility. At Hampton Body Works, we take the time to identify the necessary repairs the first time to ensure the highest level of accuracy and quality to safely and accurately repair your vehicle.

Can I choose where to have my vehicle repaired?

Yes, by law you have the right to choose where to have your vehicle repaired. It is illegal for an insurance company to tell you where to repair your vehicle.

What is my deductible and when is it due?

Your deductible amount is pre-determined by your insurance policy and is the amount you are personally responsible for paying to the repair shop (once the repairs are complete and you arrive to pick up your vehicle). A deductible is similar to a medical “co-pay” and can range anywhere from \$100 to \$1,000 depending on the amount and type of coverage you have elected. If you carry broad collision, and were not at fault, your deductible will most likely be waived by your insurance company. If you are unsure about your deductible amount, you should refer to your auto policy and/or call your insurance company.

What if the insurance check comes in my name and the lien holder (either a bank or trust company)?

Sometimes, in order to ensure monies are used appropriately, insurance companies will send the original check to the insured with the lien holder listed. This often can cause a delay in being able to deliver the vehicle to the insured / owner until the lien holder has endorsed the check and mailed back. Usually, this will be up to the insured / owner to obtain the correct address, department, etc. and mail out. Often times, in order for the lien holder to approve, you may need to send in photos of the vehicle being repaired and/or completed, copies of the repair shops invoices, a copy of the completed repair estimate, a letter of satisfaction from the insured / owner, etc.

What is the difference between an “Insured” and a “Claimant?”

If you are the “**Claimant**”, it means you are **claiming** the accident on someone else’s insurance or the individual at fault. If you are the “**Insured**”, it means you are using your own insurance.

When will the parts for my vehicle be ordered?

We generally order the parts for your vehicle at the time that we write the estimate, receive customer and/or insurance authorization and schedule your vehicle for drop-off. Since we order the parts **before** your vehicle is dropped off, this enables us to promptly start the repair process when your vehicle arrives.

Will my vehicle be considered a total loss?

A vehicle is considered to be a total loss when the price of the repairs exceeds the insurance companies determined value of your vehicle. Key factors of determining a total loss include the year of the vehicle, condition, mileage and amount of total damage. This formula can vary dramatically from insurance company to insurance company, when determining your vehicle's replacement value.

A good rule of thumb, to make sure you are getting an amount that is both fair to you and your insurance company, is to research comparisons. Try to find at least three live vehicles (with similar mileage and options) in your area. We often recommend using [NADA](#), [Kelley Blue Book](#), [Auto Shopper](#), etc.

If my vehicle is considered a total loss, what is the replacement value?

When you purchase a new vehicle, most of the depreciation occurs within the first year, usually around 25% or more. This is very important to pay attention to, especially if you have a vehicle that is financed or leased. Usually the insurance company will only pay for the depreciated value at the time of the loss. The insurance company generally does not compensate you for the difference caused by depreciation unless you have a policy which offers full replacement coverage, in which case, it would be replaced with a brand new vehicle.

How do I know if I qualify for a rental car (or what my daily limit is)?

You should refer to your insurance policy and/or call your insurance company. Depending on the insurance company and the amount of coverage chosen, rental coverage can vary from unlimited coverage of a similar size and quality vehicle to absolutely no coverage at all. Your insurance agent and/or claims representative will be able to confirm your coverage and/or answer any questions you may have.

How many days will you need to repair my vehicle?

The repair time is determined largely by the amount of damage to the vehicle. However, when you bring your car in for the initial estimate, we will be able to give you an estimated time period / target date for completion.

How will I know when the repairs to my vehicle are complete?

Once the repairs to your vehicle are complete, you will be notified by phone when your vehicle is ready to be picked up.