

YOU HAVE THE RIGHT TO CHOOSE

Don't Let Insurance Push you Around

Did your insurance company tell you to use their shop or send photos for a "virtual estimate"?

You can say NO - and you should

- Virtual estimates are designed to save THEM money, not to properly fix YOUR car
- You are NOT required to go where they say
- You are NOT required to send photos or use their app



WHAT CAN YOU DO?

- Bring your car straight to HM Dent Works in Springfield.
- Get a detailed, photo-supported estimate from real experts.
- Let us handle the insurance company for you.

WHAT TO TELL YOUR INSURANCE COMPANY

Inform your insurance that all documentation has been completed through HM Dent Works, and they must use this information for the claim. If they require a specific shop or a virtual estimate, direct them to the provided documentation.



HM DENT WORKS
PAINTLESS DENT REPAIR

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Customer Checklist: What to Say & Do with Your Insurance Company

1. Remember You Are the Insured:

- ☐ You **pay the premiums**, and you are **in charge** of where and how your vehicle is repaired.
- ☐ The **last thing** your insurance company wants is an upset insured. Stand firm in your right to choose.

2. Inform Your Insurance Company:

- ☐ Let them know that all documentation has been completed through **HM Dent Works**.
- ☐ Inform them that they **must** use the provided documentation for the claim.

3. Refuse Virtual Estimates:

- ☐ Tell your insurance company that you are **not required** to send photos or use their app for a virtual estimate. How in the world can they see all of the dents through a video call?
- ☐ Make it clear that you are **not required** to go to the shop they recommend for repairs.
- ☐ **Note:** Insurance companies pushing for specific shops to write estimates or dictating repair shops is defined as **steering**, which is **illegal**.

4. Provide HM Dent Works Information:

- ☐ Direct the insurance company to the detailed, photo-supported estimate provided by **HM Dent Works**. Tell them HM does “**open shop assignments**” through CCC. They will understand
- ☐ If the insurance company insists on using a specific shop or virtual estimate, provide **them HM Dent Works documentation**

5. Let Us Handle the Insurance:

- ☐ Once you've informed the insurance company, **let HM Dent Works** handle the communication and paperwork with them.
- ☐ Trust that we will work directly with your insurance to ensure the proper repair process.

**HM DENT WORKS DOES “OPEN SHOP ASSIGNMENTS” PLEASE
MENTION TO YOUR INSURANCE**

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