

Auto Glass Damage – File a Claim or Pay Cash?

(F/W 2004)

When you have windshield damage, you will probably consider whether or not you want to pay cash or file an insurance claim. You should also consider something else: safety.



Whether you file an insurance claim or pay cash for auto glass work, don't sacrifice safety. Always seek out quality service from experienced, certified technicians.

The cost of auto insurance is expected to rise by 3.5 percent in 2004, reports the Insurance Information Institute (I.I.I.). While it's a relatively small increase compared to recent years (e.g., 7.8 percent in 2003), steady increases over the past four years have led to some changes in car owner behavior.

Many people now choose coverage plans with higher deductibles—to reduce premiums during the year, particularly families with multiple vehicles and teenage drivers.

However, with many car owners opting to pay cash for auto glass work, it's best to use caution in selecting the lowest price over quality work rendered by experienced auto glass technicians.

According to Bob Lilly, President, Banner Glass, with several auto glass locations throughout many cities in Maryland and Virginia, "There's nothing wrong with saving money. We all want to do that. But no one should do that by sacrificing auto safety. When it comes to auto glass work, be absolutely certain that you are working with a reputable shop that employs certified technicians."

Lilly's team of technicians provide the same level of quality service whether a customer pays cash or files a claim for auto glass work. However, he warns that car owners in general should be careful when paying cash and encourages them to ask about the experience level of the person who will be working on the car. Lilly also recommends that drivers check with their insurance agent to find out if their deductible will be waived if the windshield damage is found to be repairable. This policy may vary for insurers, but most insurance companies waive the deductible when a policyholder has comprehensive coverage.

Keep in mind that filing a claim does offer the car owner some checks and balances for quality.

Thomas Creedon, an independent insurance agent representing multiple lines throughout Pennsylvania, says, "When you have auto glass work done through an insurance claim, you can be confident that the glass shop must follow certain rules and regulations which can affect the quality of glass used, the work done, and the warranty you'll receive."

And how important is it to ensure that your auto glass is repaired or replaced by a reputable shop who follows proper procedures? Very. It could be a matter of life or death.

The windshield is a critical part of a vehicle's safety system. In an accident, the windshield enables the passenger airbag to function properly and minimizes roof collapse. Your vehicle's continued safe performance depends on a proper installation.

Lilly continued, "Our technicians are constantly on the go taking care of customers who want in-shop as well as mobile auto glass service work. And weather conditions dictate where the work should be done for a proper windshield installation. To get our customers back on the road with confidence, we use a quality quick set adhesive to secure the windshield in place. This takes the responsibility off of the technician for

having to choose one product over another. Plus it expedites our customers 'safe drive-away time', the period a car needs to sit for the adhesive to cure before driving the vehicle again."

On average, a vehicle sustains auto glass damage once every seven years. While it might not be something that you are familiar with, chances are it could happen to you. If it does, you should know there is no substitution for insisting on quality work, by an experienced, certified technician, with service backed by a national warranty. Remember that there is a big difference between inexpensive and cheap. And in the end, how does anyone put a price on safety?

Whether you file an insurance claim or pay cash for auto glass work, always seek out a solid recommendation for an auto glass shop in your area from someone that you trust. To find a PPG PROSTARS certified auto glass technician near you, visit www.ppgprostars.com.

About Banner Glass

Banner Glass provides quality, comprehensive auto, residential and commercial glass installations to the greater Baltimore/Washington metropolitan areas. In business since 1956, employee owned Banner Glass is a recognized and respected member of the business community whose senior management team brings almost 75 years of experience to the job.

Banner Glass is a member of the National Glass Association, Virginia Glass Association and is represented on the Board of Directors of the Mid-Atlantic Glass Association. There are over 100 dedicated employee-owners committed to excellence in products and service.

About PPG PROSTARS

PPG PROSTARS is an alliance of independently-owned auto glass companies, with over 700 locations throughout the U.S. PPG PROSTARS are Certified Auto Glass Technicians who perform high quality work, install PPG Automotive Replacement Glass that has earned the Good Housekeeping Seal, operate shops that have been inspected by Underwriters Laboratories and offer a nationwide warranty.

 <p>The logo features a stylized red swoosh above the text "PPG PROSTARS" in a bold, sans-serif font. Below this, in a smaller font, it says "CERTIFIED AUTO GLASS TECHNICIANS" followed by a small PPG logo.</p>	<p>Certified Auto Glass Technicians PPG PROSTARS One PPG Place, 6th Floor East Pittsburgh, PA 15272 1-866-2-THE-PROS Fax: 412-434-4000 www.ppgprostars.com</p>
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