

FREE CUSTOMER RESOURCE / E&A; SUPREME AUTO BODY

Understanding Your Insurance Repair Claim

A straightforward guide to estimates, deductibles, supplements, repair approvals, and your choices in New Jersey.

1 Start and document your claim

- ☐ Report the loss promptly to the appropriate insurer and write down your claim number.
- ☐ Ask who your adjuster is, what photos or documents they need, and how vehicle inspection will be scheduled.
- ☐ Confirm whether you are claiming under your own policy or the other driver's policy - the process may differ.

2 Understand the estimate

- ☐ An insurer's estimate is an assessment for the claim; it may not include damage hidden behind exterior panels.
- ☐ Ask your repair shop for a written estimate describing proposed parts and labor.
- ☐ A shop may charge a reasonable written-estimate fee if it is disclosed in writing beforehand.

3 Know the important terms

- ☐ Deductible: the amount you may owe under your own applicable coverage before insurance pays.
- ☐ Supplement: a request for additional approved repair costs when additional damage is found.
- ☐ Parts: replacements may include new, aftermarket, or recycled components; ask what is proposed.
- ☐ Rental coverage: depends on the insurance policy or claim circumstances; confirm directly with the insurer.

4 During the repair

- ☐ Keep your vehicle available for the insurer's inspection before repairs if required.
- ☐ Review written repair authorization, estimate changes, and any additional approvals.
- ☐ Ask who receives claim payments and what balance you may owe at pickup.
- ☐ Keep your insurer and body shop informed of relevant claim updates.

YOUR CHOICE OF REPAIR FACILITY

New Jersey generally allows insured drivers to choose a licensed auto body repair facility, subject to applicable policy, claim, and statutory conditions. Ask about differences between network and non-network shops before authorizing work.

What E&A; Supreme Auto Body can help with

Our shop can discuss visible vehicle damage, prepare repair documentation, and communicate about collision repairs. The insurer determines coverage, benefits, liability, and claim payments. We do not guarantee claim approval or waive a deductible.

Sources: NJ DOBI, first-party claims: <https://www.nj.gov/dobi/wysk1.htm> ; third-party claims: https://nj.gov/dobi/ins_ombudsman/wysk2.htm ; NJAC 13:21-21.10 and 13:21-21.11: <https://www.law.cornell.edu/regulations/new-jersey/N-J-A-C-13-21-21-10>

General educational information; policy language and individual claims control. Updated October 2026.

E&A SUPREME AUTO BODY

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