



Choice of repairer

DO YOU HAVE IT OR NOT?

Geoff Gwilym VACC CEO



Do you read your vehicle insurance Product Disclosure Statement (PDS) each year at renewal time?

I bet you don't.

So, when I ask a second question — can you choose where to have your vehicle repaired in the event of an accident? — I reckon I'm on safe ground in suggesting you don't know the answer.

I can't blame you. An insurance PDS is hardly riveting reading, with plenty of fine print that's tedious to wade through. Insurers are good at making the detail hard to read and understand.

And yet, it's extremely important that you know what you're paying for.

Having choice of repairer is a fundamental right. It's your vehicle. You are paying good money for your insurance policy. So, you should be allowed to have your vehicle repaired by the business of your choosing.

You may not have a strong opinion on who repairs your vehicle, and that's fine. But plenty of people do.

Some motorists have an ongoing relationship with a panel repair shop they know and trust. Some people, particularly in regional areas, are passionate about supporting local businesses. And some owners of collectible and classic vehicles only want to take their pride and joy to a marque specialist.

All these are legitimate reasons to want choice of repairer.

So, when it comes to renewing your vehicle insurance cover, take the time to ask if you have choice of repairer. If you do not, go to an insurer who does offer it.

Prepared by Victorian Automotive Chamber of Commerce in the interest of better motoring.

Share your thoughts
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IAIN CURRY GETS ANSWERS

WRITE TO MOTORING AT
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Re: Toyota RAV4 Hybrid economy expectations, we've had ours for eight months and average 5.3L/100km with about 97 per cent being city driving.

Charles P, email

That's pretty close to my test return of 5.6L/100km. With "real world" owner testing such as yours, it shows Toyota's official city figure of 5.0L/100km remains optimistic but not wildly so. Hybrids makes a lot of sense in the city.

GLASS HOUSES

Re: people choosing SUVs instead of normal cars, I wonder how many people who "have" to have an SUV are the same people complaining about climate change? Very hypocritical in my view.

Dan Monk, email

A giant, heavy, all-wheel-drive pick-up or seven-seat SUV being used to carry only one person through city traffic doesn't help your green credentials. We still live in a free country so can choose whatever vehicle we like, but you're right, hypocrisy is rife.

DODGY INJECTION

I've had to replace all the fuel injectors in my 2016 Holden VF2 Calais' 6.2-litre LS3 engine at a cost of \$950. There is significant online evidence — plus Holden dealership references — that this is a well-known fault. Holden has seen fit to deal with affected customers on a case-by-case basis when they fail rather than conduct a recall. Holden will not consider my request for a refund as the work was carried out by a local mechanic rather than a

dealership. My local dealer had not returned my calls and I had precious few days before needing the car for our Easter holiday break.

Rod Gorfine, email

Faulty injectors are a well-reported problem in these LS3 V8s and warranty and goodwill repairs are much discussed among owners. Don't let Holden off the hook, especially if your car came with a five-year warranty. Holden had all sorts of different arrangements around 2016. Its own blurb says: "If an emergency repair ... is required to enable your vehicle to be operated safely and it is not practical for you to go to an Authorised Holden Dealer, the service may be performed by another qualified mechanic to get your vehicle operating safely again." It says you must seek authorisation first — you said you tried but were never called back. Keep pressing for a refund. You can contact Consumer Affairs (Victoria) if you have no joy.

ANYTHING GOES

I'm trying to buy a new car under \$40,000. Most dealers seem to have no stock and there's a long wait time on orders. What's the best car to buy in this price range? I'm open to any suggestions. The only proviso is it must have a full-size spare.

Gai Smith, email

Finding new cars with full-size spares is becoming increasingly hard. Many Australians insist on one. If you want something immediately, dealer demo cars are ideal. They often have just a few thousand on the clock and you can drive them away on the day. From \$35,000 drive-away, try an ex-demo Honda CR-V Vi or VTi, or Hyundai Tucson Active X. Both models are due for updates later this year, hence their availability. A Subaru Forester is a solid all-rounder for a little less than \$40,000 (ex-demo), or save money with a Toyota Corolla Ascent Sport (the only Corolla with full-size spare) for \$28,000 drive-away. I rate all of the above very highly.



DURABILITY DILEMMA

We've owned a 2013 Mazda CX-9 since new and always serviced it with Mazda. It needs a complete transmission replacement after only 47,000km. Mazda said it will not cover the cost as it is seven years and eight months old. I'd appreciate your advice.

Tony Butera, email

If Mazda won't offer any goodwill assistance on this failure after such low kilometres, contact the relevant consumer protection agency. Consumer law states: "goods will be of acceptable quality," and are "safe, durable and free from defects." The ambiguity comes from what is deemed "durable". Most would agree 47,000km from a transmission — as long as it's been correctly maintained and not misused — does not constitute "durable". We contacted Mazda on your behalf and they refused to comment.

TAKE IT OUTSIDE

What's your take on the current Hyundai Tucson recall? Information from my dealer is vague and sporadic. Hyundai says it cannot tell owners when the problem will be resolved, while we're advised to not garage our cars due to fire risk. I'm not happy with the situation.

Steve Grenfell, email

It's a matter of biding your time I'm afraid. Certain 2015-21 Tucsons have "an increased risk of an electrical short circuit within the ABS module when it is exposed to moisture," which "can lead to an increased risk of an engine compartment fire." There have been no instances of it happening in Australia. While the recall has been issued, Hyundai is still waiting for parts to arrive. When they do, you'll be called to the dealer for a free fix.

WRONG FORMULA

Re: Toyota dashboards, Toyota Australia replaced my 2007 Aurion's "melted" dash for free last year. It was 240,000km old and had full logbook service history. Well done Toyota.

Tony Woolgar, email

Re Toyota Prado cracking dashboards, you said: "Australia's harsh sunshine is the cause." It's not. It's the dashboard plastic's poor formulation. My Prado 120 Series, owned since new, has the same problem. It's been garaged most of its life and always had dash covers. Toyota should rectify this fault at no cost to owners: I asked them ten years ago but was asked to contribute \$1500.

Brett Clark, email

Sounds reasonable, but let's meet in the middle. The harsh Australia sun won't help the dashboard, even if there's a design fault with the plastics used. Positively, a few people have written to me saying they have had free dash replacements from Toyota. Maybe give them a call and have another try?

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