



Choosing a vehicle repairer

ARE YOU COMPARING APPLES WITH APPLES?

Geoff Gwilym VACC CEO



Choice of repairer is a term used in vehicle insurance policies denoting whether or not you can take your accident-damaged vehicle to a repairer (panel beater) of your choice.

This doesn't mean the insurance provider can't source a second quote from another repairer, it depends on the wording in the product disclosure statement in your insurance policy.

I believe having choice of repairer generally will place you in a better position if you have to negotiate on price or quality for the repair of your vehicle. In addition, the repairer, with your permission, can act on your behalf should you decide to take a dispute with your insurance provider to the Australian Financial Complaints Authority.

Insurers have a duty to ensure all vehicles are repaired to their pre-damaged condition. However, there are different quality outcomes that can be achieved in the repair of any vehicle.

If two quotes are required by your insurance provider, what you really need to know is whether both quotes are based on the same method of repair and, if replacement parts are used, whether they are new or second-hand.

It's important to ask your insurer to provide both repair quotes for comparison, so you can check the scope of the repair being proposed.

Choice of repairer policies are generally more expensive than those with little or no choice. They do however give you more of a say in who repairs your vehicle, and that has to be a good thing. It's your property after all.

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

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ROADSIDE ASSIST



POOR COVER

IAIN CURRY GETS ANSWERS

WRITE TO MOTORING AT
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I recently bought a 2014 Nissan Qashqai from a dealer with three-year mechanical protection coverage. The limit per claim is \$1000, up to a total of \$3000, but to remain valid I need to service the car with the dealer every six months. It's a 320km round trip plus a day off work to do so. Should I just service it locally and not worry about the dealer warranty?

Allan Albert, email

These used car dealer warranties often have so many disclaimers and rules they're barely worth the paper they're written on. Besides, on a big-ticket item such as an engine or gearbox failure, that \$1000 maximum will barely make a dent in the total bill. Service locally and save yourself time and drama. In 2014 the Qashqai's service intervals changed to annual (or every 10,000km), so check if your model really needs to be serviced every six months.

KEEP IT SIMPLE

Why are electric cars so expensive?

Sarah Moss, email

The battery packs. Each has hundreds of thousands of lithium-ion battery cells and are not cheap. Tech geniuses are working on a solution.

SAFETY FIRST

What's the cheapest new car on sale? I want my daughter's first car to be new with good safety rather than an older model.

James Lees, email



Cheapest are the Kia Picanto for \$14,390 and Mitsubishi Mirage for \$14,990. Go the Kia. It was crash tested more recently (2017) and was awarded a respectable 4 stars overall, scoring well for adult occupant protection.

HALF FULL?

My 2013 Toyota HiLux's fuel gauge has stopped going below halfway. It reads correctly when the tank is full and drops as normal, but never goes below half. An instrument repairer said it's a common fault, they repair two or three each week, and quoted \$297 to fix. If it's a common fault shouldn't Toyota pay for what must be a design flaw?

Martin Hinchy, email

In an ideal world, yes. Call Toyota customer care (1800 TOYOTA) and ask for goodwill assistance on what is a known problem. It's a common issue as you say, and some HiLux owners have said it's due to a soldering fault on the circuit board, and can be solder repaired in only a few minutes. Speak to a Toyota or HiLux specialist familiar with the issue and their quote may be cheaper.

PAINFUL BILL

Our 2011 Audi Q5 has transmission and other



SOMEONE'S BEEN BUSY

Very soon we'll have four kids under two, so we need a car to house four child seats. Which have four ISOFIX points? We are aware the Kia Carnival does, but what else? Ideally not something huge as we're not used to driving big cars.

Jess G, email

Four kids under two? You need Mary Poppins, not just a new car. Only a handful of vehicles have four ISOFIX points, and they're all premium SUVs like the new Mercedes-Benz GLB, BMW X7, Audi Q7 and Land Rover Discovery. Kia's Carnival actually has only three ISOFIX points, but more importantly, it has four tether strap points for all your child seats. Don't worry, you can still fit an ISOFIX car seat using the seat belt. The Honda Odyssey safely fits four child seats, but the Kia Carnival is the better option. You can easily remove the middle row's middle seat to walk through to the third row of seats (ideal for buckling in kids). It's a big car, but driving a Carnival has to be easier than managing four kids!

faults, with repair quotes totalling \$13,000.

The car's only worth about \$18,000. I contacted Audi Australia to request goodwill assistance, then paid another \$217 for an Audi service centre to confirm the transmission's mechatronic unit failure. Subsequently, Audi said they were not willing to assist with costs. After nine years and 110,000km I feel the transmission should have lasted longer. Any guidance?

Katherine Di Clemente, email

Failures of these S-tronic auto transmissions have been all-too common I'm afraid. It's a huge bill, and makes selling your car privately near impossible without first fixing it. At nine years old it was always unlikely Audi would assist, so your only real course now, if you're up for a battle, is pursuing the matter under Australian Consumer Laws or the ACCC. Guidelines say the car must be free from defects "for an unspecified but reasonable time." What is "reasonable" is, of course, ambiguous.



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