

Paramount Centre Collision

Frequently asked questions

Do you give estimates over the phone?

In most instances, it's not possible to give an accurate estimate over the phone. There are many variables that can determine how the repair to your vehicle is estimated. With today's technological advances, vehicles have multiple option choices for moldings, mirrors, headlamps, safety sensors and even bumper styles which can only be determined by your vehicle identification number. With the VIN # available we can then correctly appraise the parts required to repair your vehicle. Visual inspections provide our estimator's the ability to ensure the vehicle safety and integrity is maintained after the repairs are done by his damage assessment.

Do I need to make an appointment to get a repair estimate?

No, you do not need an appointment to receive a preliminary estimate from one of our highly trained estimators. Our office hours are Monday-Friday 8:00-5:00.

What do I need to bring for my estimate?

If you are making a claim through your insurance, or you're the claimant (claim going through other party's insurance), you will need to bring the claim number the insurance company provided to you. Claim numbers are given by the insurance company at the time you report your accident, or if you're the claimant, will be given to you as soon as liability is accepted. Most importantly bring a smile, our staff has the experience to assist you through the claims process, and we will do it with A Touch of Class.

Do I need more than one repair estimate?

By law, you are not required to get more than one estimate. Certain insurance companies will either send an appraiser, or send you to one of their preferred shops, to get the initial estimate written for repairs. Once the estimate has been accepted, it is your choice where you would like your car repaired.

Paramount Centre works with all insurance companies, and if requested, we can provide a detailed estimate along with digital photos required for the insurance company.

Should my insurance company be notified before repairing the vehicle?

Yes. The insurance company usually requires an inspection or emailed estimate with photos of the damage for their review before repairing your vehicle.

Can my Insurance Company require me to go to a specific shop?

You have the choice to take your vehicle to any shop by Washington state law. In today's collision repair industry, your Insurance Company will most likely have a list of preferred repair centers. However, you are not limited to those repair facilities. Do your homework and investigate.

What if the insurance estimate is higher or lower than your quoted estimate?

The Insurance estimate will need to be the starting point for the repair. Different repair procedures, or damages that may or may not be included in our estimate, can alter the price of quotes you may have received. Once you authorize the repairs to be done, our technicians will blue print your vehicle with a thorough teardown procedure. At this time if we find any additional hidden damage, we will send what is called a supplement to your insurance company to approve any additional costs acquired throughout the repair process. Our professional staff will then work with the insurance company to make sure the vehicle is returned to pre-loss condition.



Why Am I getting charged betterment by insurance company?

Your insurance may charge betterment when a component that is damaged in the accident has a certain life span. For example, tires may only have a life of 40,000 miles. If the accident occurs at 30,000 miles, your insurance carrier only owes for the remaining 10,000 miles. Therefore, if the tire cost is \$100, you would be charged \$75 “betterment” – for making the part ‘better’ than what was on the car prior to the accident. Other common components are batteries, exhaust, struts, shocks, brakes, some suspension components and any other wearable part. Not all insurance companies charge this fee, but when they apply betterment this would be an additional charge you are required to pay at the time of completion.

Who determines if my car is a total loss?

Most states go with the guidelines that a vehicle with 75% or more damage of the actual cash value of the vehicle is considered totaled. The insurance company makes the determination if your car is a total loss based on repair costs, salvage value and pre-loss market value.

What makes my car a non-drivable vehicle?

Never drive a vehicle that may be unsafe. Your safety is worth much more than the costs of a tow and most insurance policies have coverage for towing.

Any Safety concern i.e.:

- Airbags are deployed
- Vehicle will not start or drive
- Multiple warning lights on dash
- Radiator is leaking fluid
- Steering is damaged
- No brakes
- Headlamps are inoperable/broken
- Tail lamps are inoperable/broken
- Sheet metal is rubbing tires
- Flat Tires
- Hood is buckled

*the above items may require your vehicle to be towed to our repair facility.

How Can I Get a Rental Car?

If you need a rental car, we can help you make the necessary arrangements. Insurance companies will only pay for a rental car if you have that option on your policy or if you are the claimant. Check your policy and/or call your insurance company to find out if you have rental coverage and what your specific limitations are. And we will take care of the rest. Both Enterprise and Hertz rental car agencies will send representatives to help you with your rental needs here at Paramount Centre.

How long will my repair take?

The severity of the damage dictates the length of repair. Once the vehicle is blue printed our estimator will be able to provide a tentative date of completion. Your vehicle’s completion date may need to be revised when unforeseen issues occur. Your revised date may be due to additional supplemental damage, availability of parts, back ordered part delays, receipt of incorrect or damaged parts, supplemental insurance approvals and current workload of the shop or sublet vendors. The truth is, no matter what any body shop tells you, we can only offer our educated opinion as to when the vehicle will be completed. What we tell you may not always be what you want to hear, but at Paramount Centre, we feel it is our responsibility to be honest and forthright as possible. Our number one concern is returning your vehicle to pre-loss condition in a timely manner without compromising our quality standards and it should be yours also.

Do I have to pay a deductible?

The amount of deductible that you will be responsible for is determined by your insurance policy. If you carry broad collision, and you were not at fault, your insurance company most likely will waive your deductible. Insurance companies determine fault by your account of the accident when you make the claim, and by reviewing the accident report filed with the police department. If you aren't sure about your deductible, you can call your agent and he or she will tell you whether your insurance company has waived your deductible or whether you will be responsible to pay this when you pick up your vehicle.

The other shop said that they would waive my deductible, will you?

No, unfortunately we are unable to waive a customer's insurance deductible due to the fact that it can be considered a form of insurance fraud. Most shops that offer the waiver of insurance deductibles have to compromise some portion of the repair process, in order to cover that cost while still maintaining a profit margin. There are ways for you to save on your deductible by choosing not to repair a minor damaged part from your claim and having the insurance company reimbursing you for that damaged part. Ask us how to help determine this option.

To whom do I pay a deductible to?

If your deductible is not waived, it will be your responsibility to pay Paramount Centre when you pick up your vehicle. If you aren't sure about your deductible, you can call your agent and he or she will tell you whether your insurance company has waived your deductible or whether it will be your responsibility.

What types of payments do you accept?

We accept cash, VISA, Mastercard, American Express, Insurance check, and money orders as payment for our services.