



Learn These 10 Tips for Getting Your Auto Warranty Claim Approved

Description

It can be highly annoying to pay for an auto warranty only to have your claim denied when an issue arises. An automobile warranty aims to provide peace of mind and protect against unexpectedly expensive repairs. Read our ten vehicle warranty claim approval advice to ensure you're covered in the event of a breakdown.



Tip #1: Select the Best Provider

Our first three suggestions are actions you should take before a breakdown happens. These are the most critical strategies for getting your warranty claim authorized. It is well knowledge that some automobile warranty administrators provide inadequate coverage.

When the time comes to file a claim, the worst extended vehicle warranty companies will do everything in their power to avoid paying out. However, not all businesses act in this manner.

Some suppliers, such as Toco Warranty, have a strong reputation for providing outstanding customer service and paying out consumer claims. Sites such as the Better Business Bureau (BBB) and Trustpilot can be used to investigate a provider's reputation. Toco warranty, for example, has an A+

rating and BBB accreditation.

It also boasts a 4.4 out of 5 star customer review rating, which is uncommon even among the best-extended vehicle warranty suppliers. To obtain a free quote from Toco, go to TocoWarranty.com.

Customer complaints are also posted on the BBB. Keep in mind that, like any other business, warranty providers are bound to receive negative feedback and have claims dismissed. Customers' complaints can be read for yourselves. Leading extended auto warranty firms will handle all complaints, typically to the consumer's delight.

Denied claims frequently result from clients unfamiliar with their contracts and what is and is not covered. This brings us to tip number two.

Tip #2: Read and Comprehend Your Warranty Contract

Contracts for extended car warranties are multi-page papers that thoroughly detail warranty terms and coverage. Make sure that any extended warranty contract you sign is apparent to you. If you're unsure what a warranty covers, don't buy it. A number of frequent exclusions are not covered by almost any extended warranty contract. Most extended warranties exclude the following:

- Damaged covered components caused by non-covered parts
- Any car involved in a severe accident and granted the "salvage" title
- Automobiles used for racing or off-roading
- Windshields and mirrors are examples of glass components.
- Brake pads, wiper blades, and shock absorbers are examples of wear-and-tear components.
- Trim on the outside
- Upholstery for the inside
- Locks, hinges, light bulbs, and fuses

Exclusionary extended warranty plans are the best. An exclusionary warranty contract expressly states which parts are not covered. Make sure to carefully study your warranty and understand the parts on any such list.

Tip #3: Maintain Your Vehicle Regularly

In addition to lowering the likelihood of having to file a claim in the first place, keeping up with routine maintenance is frequently a requirement for any extended warranty contract. If you have not followed your vehicle's factory-recommended service schedule or have missed an oil change, your claim may be refused.

Tip #4: Keep Your Receipts

Remember to keep any service records or receipts. After filing a claim, you may be required to demonstrate that you kept your car in good working order. If you change your oil or perform your maintenance, keep all receipts for parts and fluids you buy. Some contracts may stipulate that maintenance can only be done at a licensed repair shop. If this is the case, do not undertake your

maintenance.

Tip #5: Address Mechanical Issues as Soon as Possible

If you notice a problem, take your vehicle to a repair shop and begin the claims procedure. Check your contract to verify which repair businesses are covered by your policy. Most extended warranties require you to take your vehicle to a dealership for repairs.

Third-party warranties frequently require the repair facility to be certified by the National Institute for Automotive Service Excellence (ASE®). In many circumstances, dealing with problems as soon as they arise is a contractual requirement. Even if your contract doesn't cover your problem, getting your car mended as soon as possible is a good idea. Failure to do so may result in more costly repairs in the future. When you take your car to the shop for repairs, you should first request a tear-down service to diagnose the problem.

Tip #6: Verify Your Coverage

Following the mechanic's diagnosis, double-check your contract to verify if your repair is covered. If you are unsure, it is worthwhile to file a claim to find out. However, you can save yourself a lot of trouble and time if you already know whether your repair is excluded or covered in your contract. Start the claims process if you're convinced your repair is covered. Usually, your mechanic will contact your warranty provider to check repair coverage and authorize work.

Tip #7: Wait for Authorization

After making a claim, you must wait until your warranty administrator approves your repairs before any work on your vehicle can begin. This process should be quick if you use a reputable extended warranty supplier. The authorization and claims procedure can be time-consuming, especially if there is a disagreement concerning coverage. It is critical to be patient and take the necessary steps to guarantee that your claim is ultimately approved.

Tip #8: Keep All Documentation

Keep all documents from your mechanic and interactions with your warranty administrator. If your claim is refused, this documentation may be useful in arguing your case in court. In general, the more paperwork you have, the more likely your claim will be approved.

Tip #9: Obtain a Written Denial of Any Claim

Our final two suggestions are helpful if you believe your claim has been denied unfairly. If you believe your repair should have been covered, but your claim was refused, your first action should be to get a written explanation for the claim decision. If necessary, this document will be valuable to your lawyer or in claims court.

Tip #10: Submit A Complaint

If your claim is denied and going to court is not an option, you have one last alternative. You can file a complaint through a variety of channels. At the very least, this may warn future clients about a subpar warranty administrator. To file a complaint against an unethical warranty provider, try contacting:

- Your neighborhood consumer protection office
- The attorney general of your state
- The Federal Trade Commission (FTC) (FTC)
- The BBB page for the provider

You can also acquire free quotes from a few reliable extended warranty companies in the future to get better service and coverage.

Category

1. Finance

Date Created

September 2022

Author

tcanoah

default watermark