

CASE STUDY:

THE PERSISTENT SQUEAK

Be sure you understand what your policy covers, particularly where there are optional forms of coverage available.

Time taken to dig into the details of a case can reveal the true cause of a problem.

Case:

The consumer had his car repaired following an auto accident. He returned several times following the repairs complaining of a noise coming from the rear of the vehicle. The source was determined to be the rear glass windshield. A dispute arose over whether this was caused by the accident and the following repairs, or was a defect in the windshield which would be covered by warranty.

Resolution:

Informal Conciliation allowed GIO to go behind all of the opinions about the cause of the squeak and determine to everyone's satisfaction that this problem only emerged after the repairs and was not a latent defect. The insurance company agreed to pay for the glass repair needed to correct the problem.