



Stewart Customs and Collision, Inc.

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INSTANT REBATE PROGRAM

Stewart Customs and Collision is proud to offer Our INSTANT REBATE PROGRAM which is designed to help our customers offset some of the costs associated with getting their vehicle repaired after an accident. It has proven to be very successful and we have saved our customers thousands and thousands of dollars in repair related expenses.

When you are involved in an accident, there are three possible outcomes when the insurance company assigns responsibility.

1.) AT FAULT - This means that you are the responsible party in the insurance company's eyes. This usually means that you will be required to pay a deductible to get your vehicle repaired, and you may also see an increase in your auto insurance premium. Because "At Fault" means you will be responsible for more financially, we apply a 10% approach towards your rebate. *We take 10% of what the insurance company pays us* (parts and labor only...tax and sublets excluded) *and provide you with an instant rebate that you can use however you want. Pay a portion your deductible with it, or buy some groceries, or whatever you choose. The limitation is that our rebate program pays up to a maximum of \$500, or your deductible amount, whichever is less.*

2.) NOT AT FAULT - This means that the other insurance company is paying to repair your vehicle. Since you should not have any out of pocket expenses when you are not at fault, there is no need for an Instant Rebate. This is obviously the best possible it come for getting our vehicle repaired at a minimum expense.

We encourage our customers to file the insurance claim with the responsible party's insurance carrier, as they are ultimately responsible for the repair costs to your vehicle.

3.) SUBROGATION - Subrogation occurs when the parties involved in the accident cannot agree about the circumstances that caused the accident. Their respective insurance companies then hire an independent evaluator to make the determination, and each side abides by the decision. This process can take a while to decide....sometimes weeks, or even months.

Our answer to Subrogation is a 5% approach towards an Instant Rebate. *We take 5% of what the insurance company pays us* (parts and labor only...tax and sublets excluded) *and provide you with an instant rebate that you can use however you want. Pay a portion of your deductible with it, or buy some groceries, or whatever you choose,* and let the chips fall where they may. *The limitation is that our rebate program pays up to a maximum of \$500, or your deductible amount, whichever is less.*

If the Subrogation decides in your favor, keep that 5% discount as a token of our thanks. Since the Subrogation process can take quite a while to settle, so we offer the Instant Rebate right away to help you get your car back on the road quickly and minimize your expenses at the same time.

We are very proud of the Instant Rebate Program and hope that we can continue to offer these services to our customers. Please note that while we make every effort possible to help our customers, we cannot rebate an amount greater than your deductible.