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# **Keep Time on Your Side with an Extended Warranty**

When you're deciding on an extended warranty for your vehicle, take some time to consider how it will affect you when you actually need to file a claim. If it's really true that "time is money" do you know how much 3 days is worth to you? For some it might be less than others (not to make you feel bad), but for the majority of workers out there 3 days can mean a lot. Take this guy for example:

Tom P. called into our office on July 14th with a claim for his extended warranty. He makes his living as a welder, so he didn't want to be long without his "tool box" – his 2006 Chevy Duramax Diesel Truck.

But here's the bad news. The mechanic had already told Tom he needed to keep his vehicle for 3 days to complete the extended warranty repair. Crap. That meant Tom would lose around \$2,000 from being out of work that long.

Luckily, we spotted a chance to help Tom out. After the mechanic faxed the repair order over to Motor Vehicle Services, we were taken back by the outrageous repair cost totaling \$3,160.58. We also noticed that the mechanic's story and the customer's story were not matching up. Tom said that his vehicle was slightly overheating and it came in spurts. The mechanic was saying the vehicle was severely overheating and would not cool properly.

So once the claim was filed, we sent out an adjuster to check out what was really going on and found out the mechanic was being, well...let's just say less than honest. The correct repair order came to a grand total of \$374.80 and only took 4 hours to complete. That's a difference of \$2,785.78 and more than 2 and 1/2 days of pay for Tom. So not only did Tom return to work much sooner than expected, his Chevy Duramax also kept working longer since the true repair had been spotted and taken care of.

Now, I hate to point fingers, but no other extended warranty company would have gone to such great lengths to look out for their customer. So don't you want someone working as your advocate? There is too much at stake when it comes to dealing with a major car repair, especially when you rely on it for more than just transportation.

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