

## Managing Customer Vehicle Exposures

When a customer leaves a vehicle with you for repairs or service, you have a responsibility to keep the car in the same condition you received it. Improper work product and physical damage claims are often a result of a failure to uphold that responsibility.

To reduce the potential of causing physical damage to the vehicle, become familiar with the car before your start it. Be sure to check it is not in gear and the parking brake is properly engaged. Utilize a check off procedure to control allegations of faulty workmanship and improper repair. Discuss appraisal amounts with customer and communicate any major discrepancies before completing any additional work. Utilize a release form that authorizes you completing the work and be sure to obtain the owner's signature. Consider using a digital camera to take "before" and "after" photos and download them onto a computer for easy retrieval if necessary.

Any vehicle that must stay with you overnight should be kept in a locked garage or in a well lit, locked lot. (Add more than one locking mechanism to the gate so access without a key is more challenging and time consuming.) Reduce the potential of breaking and entering damage by requesting customers remove all visible items in the car and place them in the trunk. Consider removing the front cover of any car stereo system not installed by the manufacturer, reducing its visual attractiveness. In addition to securely storing all keys in a safe overnight or when the vehicle is not in use, utilize a key control process that regulates who has access to keys while the vehicle is in your possession.

If a customer requests a loaner vehicle, try to avoid providing them one from your inventory. Establish a relationship with a local rental car agency and refer any customer that request a loaner vehicle to them.

Should damage occur to a customer's vehicle, report it to them and your insurance agent immediately.