

Insurance Company Pays Back

Human Services Spotlight Series #14

Sometime during April of 2020, the Complainant attempted to have her auto insurance company (the Subject) pay for necessary repairs to her vehicle. The Complainant stated she had been making monthly payments of \$329.00 for her coverage over an extended period. The Subject refused to cover the costs of repairs since, in their estimation the repairs exceeded 80% of vehicle's value. The Subject offered to deem the vehicle a total loss; the Complainant disagreed with their decision.

The Subject informed the Complainant, they would be willing to cover the costs of the repairs if she obtained a lower estimate. The Complainant was able to obtain a written estimate for an amount less than the 80% threshold. The Subject still refused to cover the costs of the repairs.

The Complainant filed a complaint with this Department. The Consumer Protection Investigator contacted the Subject and, discussed the matter seeking an explanation to assist both parties in achieving a resolution. The Subject informed the CP Investigator, the company was willing to cover the costs of the repairs provided the Complainant obtained a contract for the actual repairs. The Subject also

requested the Complainant sign a release form to have the payment remitted directly to her.

Upon receiving the required documentation, The Subject provided the Complainant with a check in the amount of \$3,200.00 to cover the costs of the necessary repairs less the Complainant's deductible of \$300.00.

Protect

Regulate

Investigate

Educate

Sometimes it is hard to spot fraud when it is happening. Scams can be large or small, sophisticated or simple, but the people behind them have two things in common: They want to steal your money and avoid being caught. The reality is anyone could fall victim to a scam, no matter your age, intellect or economic status. Most consumer transactions are completed satisfactorily. On occasion, however, any consumer could experience unresolved problems such as defective products, erroneous bills or non-delivery of goods or services.

When you are confronted with such a situation, the dedicated employees of Pinellas County Consumer Protection are here to assist you. Investigators are available to speak with you regarding a consumer transaction at (727) 464-6200.

consumer@pinellascounty.org



Doing Things for You!

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