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Dealing with the insurance companies

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**WARRANTY AND YOUR CAR**

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**4 Quality control Cutting your fuel costs The AYGEN philosophy Mountain rescue needs you!****REPAIRS, INSURANCE AND YOUR EXCESS**

**If you've ever spent several hours of your valuable time quibbling with your insurance company in the aftermath of a prang, you'll know how frustrating and stressful – not to mention damaging to the wallet – the whole process can be.**

Of course, when you entered the annual renewal fray, before committing your hard earned cash to another year's premium hike (whatever happened to that old chestnut about it getting cheaper the older, ergo more sensible, you grow?) you'd followed all the received wisdom and done your research. Listened to the consumer experts, pored over websites, tinkered with excesses, protected no claims, named drivers and gender specifics. Finally arriving at a figure you could bear to part with.

You might have nailed down the premium but at what cost? How many of us truly consider the consequences at the other end of the process — when we might have to make a claim? Because, after all, it's never going to happen to us.

But now it has and, blood pressure rising steadily with the inordinate amount of time spent negotiating the 'Press one for this,

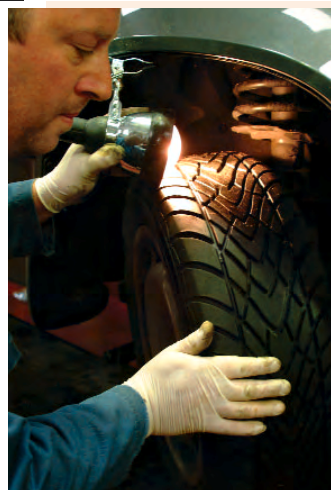
**HOW HEALTHY IS YOUR CAR?**

**With winter fast approaching, keeping a 'weather eye' on your tyre pressures might mean the difference between life and death. But your tyres can say much more about your car's general health.**

Those four chunks of rubber tell a skilled technician as many secrets as an extended tongue can a doctor — worn shocks, how the car has been driven, incorrect tyre pressure and wheel alignment can all be seen by a quick check of tyre wear.

Tyre contact with the road is essential for safety and wheel alignment is a critical part of that contact. With the state of many inner city roads — or even the leafier unadopted routes nearer to home — it only takes one unanticipated pothole to change the way your car handles. Any wheel strike that has you cringing should be checked.

We've invested over £50k in specialist equipment for addressing just these problems. It's got to be worth a call. Just for peace of mind.



**AYCEN GROUP**  
aycen.co.uk

**HOT WINTER OFFERS****\* FREE COLLECTION AND DELIVERY**

**Book the car in with us, we'll pick it up and deliver back to you on completion.**

**\* 10% OFF YOUR INSURANCE EXCESS**

**After the prang - it's easier on the pocket when we repair you.**

**\* FREE WINTER TYRE CHECK**

**Steer clear of pothole probs.**

## 2 After the prang Dealing with the insurance companies

Press two for that' trap, ridiculously grateful for the human being with whom you can eventually converse, you're filling in a telephone claims form and being told to take the car to an 'approved repairer'. But why should you?

The way it works is this. 86% of all accident repairs are paid for by the insurance companies. And all insurance companies have approved repairers. Insurance is a very competitive business — witness your own early efforts to save money — and, clearly, it's in the interests of the insurance company to retain as much of their hard won income as possible.

That insurance company might be a sole source of income to their 'approved garage', putting the garage in the difficult position of running faster and faster on the treadmill to maintain the margins necessary to keep the insurers happy. Many insurers have in-house engineers in the larger suppliers whose sole purpose in life is to keep the cost down. They, the insurers, might supply cut price parts, many of them 'pattern' (not made by the vehicle manufacturer). They even supply paint. Then they ask for a 10% discount on the final invoice. Down to wafer thin margins, there's a real possibility that a repair goes through the workshop on a bonus driven basis, with the technician paid in relation to billable hours, rather than those actually worked. In other words, there's a menu of charges and that's what they're charged out at, however quickly the job is completed. It's a natural

**A poor repair can take over three years to show signs to the untrained consumer eye — usually outside the standard three year warranty.**

**AYCEN guarantees the repair for life. No quibble.**

instinct, and in the interests of technicians and garage alike, to work faster achieving more profit per hour. But can pressures such as these equate to quality in the repair process?

From the customer point of view, life seems to have become so much easier. Gone is the hassle of filling in a complex form unaided.

Now you 'simply' ring the call centre and they do it all for you. However, the chances are that the call centre staff are tasked with, and possibly incentivised on, getting the repair into an approved facility. Note the intake of breath when you admit to already having the vehicle picked up by your own favoured repairer — someone, incidentally, with whom you might have a longstanding relationship built largely on their service record, helpful attitude and proven ability to get the job done. But if the vehicle is still sitting there waiting to be repaired or recovered, you might find it hard to resist the sell. So what to do?

Easy. Call us first, before you call the insurers. We'll pick up your car and put you in a courtesy car. When you report the accident, simply give the insurer details of the incident and inform them the car is with AYCEN. Then let us deal with them.

Why do it? AYCEN have no insurance 'approvals'. We work for all insurance companies daily but they are not a volume supplier to us and, whilst asked for discounts, we don't give them to insurers. We're under no pressure to maintain margins. And we don't have a cost conscious insurer standing over us, so we can take the time required to do the job properly. A poor repair can take over three years to show signs to the untrained consumer eye — usually outside the standard three year warranty period. AYCEN guarantees the repair for life. No quibble.

We will also give you that 10% bottom line discount which the approved repairer gives to the insurer, against your excess. So a £1000 repair, with an excess of £100 on the policy, costs you nothing. A £600 repair means your excess would only cost you £40. We pay the rest.

Back in January 2005 I wrote my car off on a leafy country lane, in a notorious accident black spot. Losing control on a bend, time stood still as I fishtailed across the carriageway — the normally heavy goods traffic miraculously non-existent for a split second — careering across a rough grass verge, through a barbed wire fence (tastefully customised paintwork!) and some pretty tough hedgerow, wing mirrors neatly shaved off each side by a pair of unforgiving trees, coming to rest upright in a shallow ditch behind a five bar gate. Car a mess, but me, thankfully in one piece.

My first call? Not the insurance company but the one outfit I trusted to get me out of there — the garage which had serviced and repaired my car for the previous three years — AutoCenter, part of the AYCEN group. In a very short time, a recovery vehicle arrived but, because of the awkwardness of my position, was unable to extract the vehicle. It would be next morning, with the help of a crane, before the car could be removed and transported to AutoCenter, where it sat for some weeks while the insurance company haggled over who paid for what. Meanwhile, the first recovery chap, despite not having recovered my vehicle gave me a lift the twenty five miles home, to find a courtesy car already sitting on my drive, the keys pushed through my front door. So no interruption to my working or personal life.

Over the next few weeks, besides filling in the ubiquitous telephone claim form — and the obvious disdain that I hadn't gone with the 'approved repairer' — I had little contact with the insurance company until the final bit of haggling over the worth of the car. Everything else — along with a heap of useful advice about everything from car values to how to deal with the loss adjuster — was dealt with by AYCEN.

**JW. Worsley**

# Testimonial

# HOW FAR SHOULD YOU GO WITHOUT ONE?

**There was a time, in the not so distant past, when the service interval for your car would have been specified as 10-12,000 miles. Now it's not uncommon to have your dealer waving you off the forecourt not expecting you back for a good 18,000 miles, or two years, whichever comes first. And most of the top marques will helpfully tell you when they need a service. Welcome to the extended service interval.**

Surveys from warranty companies show that one in four cars suffer some degree of mechanical failure in years 4 and 5 — just as the standard UK warranty expires. Worse, the incidence of cars blowing their engines in years 3 to 5 is on the increase. So, is there a link between extended service intervals and your car's reliability?

## Reactive, not proactive

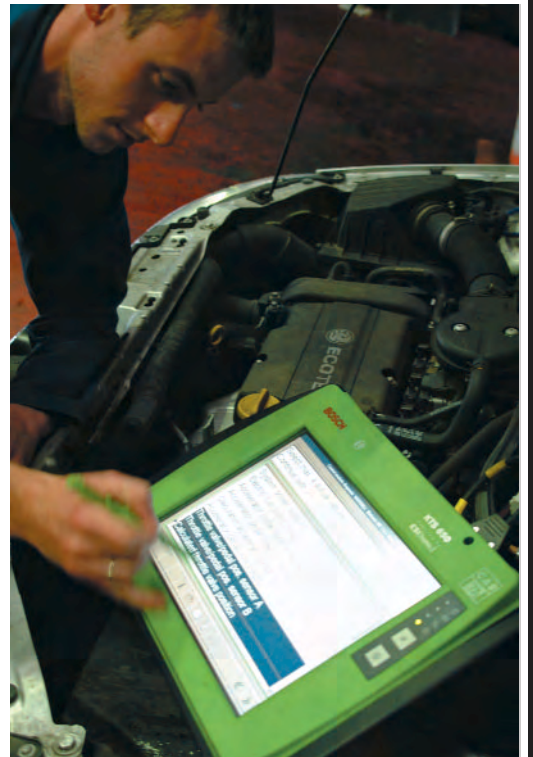
A high percentage of cars sold in the UK go to fleet. And fleet buy cars on their whole life cost — purchase price + service costs + fuel used minus sales price divided by number of miles travelled equals cost per mile for the car.

Manufacturers try to keep their service costs down because it alters the result of the calculation. Which makes the car more attractive, not just to the fleet manager, but to all car buyers. Great for the consumer but not so good when the only way to keep costs down is to extend service intervals and put less into those service schedules than used to be the norm. At AYCEN, we're often asked why we didn't check such-and-such as part of the service. The reason is simple — it wasn't specified on the service schedule. Here's a classic example. The 'oil service' states simply — change the oil and filter. Time allowed — twelve minutes. Nothing else. So two weeks later, when the warning light comes on, the driver can't understand why we didn't pick it up.

The result is that potential problems are not flagged up. Car care becomes reactive, rather than proactive. And your car spends more time in the workshop. For maximum peace of mind, whatever the manufacturer's specified service interval, why not bring your car in to us for a once over, at minimal charge. Let us pick up on potential problems before they become costly nightmares.

## Service and MOT

Once a car passes its third year there's the annual MOT test to think about. Many drivers choose to book their MOT and service together, for convenience. We say twelve months is too long between checks. Schedule the two separately, six months apart, and ensure your car is checked regularly throughout the year. Haven't got the time? Give us a call, tell us where the car is and we'll come and pick it up. So no inconvenience to you.



**3**  
**Extended**  
**service**  
**intervals**  
Keeping  
things in  
check



**Does having my car serviced by AYCEN within the warranty period affect the manufacturer's guarantee?**

**The short answer is no.**

As we fit genuine parts, have the training and equipment and follow the manufacturer's recommendations and schedules, your warranty is protected by law and the manufacturer has to honour their warranty obligations to your vehicle.

### Consumer choice

Servicing restrictions were lifted in May 2004 following a MORI report on behalf of the OFT into the effect of car warranties on the car aftersales market. The large majority of customers were unaware of the options available to them when choosing a garage — over two thirds of those interviewed believed their warranty would be invalidated if they used an independent garage, even when this was not the case, and that servicing through a franchised dealer was

necessary to maintain their vehicle's second-hand value. Two years later, these beliefs die hard.

The ties were lifted to improve consumer choice and encourage competition between franchised and independent garages. Up to that point, franchised dealers had been carrying out 90% of servicing of cars up to three years old. However, the franchises were typically more expensive, without any appreciable difference in the quality of service.

### 50% savings on main dealers

At AYCEN, we are confident our average labour charge is 50% less than your main dealer with all the benefits of a specialist repairer. So not only is your warranty intact, we guarantee to make it easier on your pocket.

**Warranty**  
**and your car**  
Servicing  
restrictions  
lifted

**4**  
**Quality control**  
**Cutting your fuel costs**  
**The AYCEN philosophy**  
**Mountain rescue needs you!**

# QUALITY CONTROL

**Quality control is important at AYCEN. But, whilst we are already audited by our own trade association — and proud bearers of the somewhat wordy Retail Motor Industry Quality Control Standard for Independent Garages — this isn't a standard readily recognised by customers in general. However, we are in the process, along with our business partners Bosch and Unipart, of adding two new control agencies.**

With Bosch, we are working towards approval from the Office of Fair Trading, the government funded body which champions consumer issues. And through Unipart, we are implementing PAS 80 which will allow us to display the kite mark of the British Standards Institute. Both are highly exacting standards and will lift even further our levels of customer service and satisfaction. More importantly, both are known to the public. The process takes about six months to complete but we are confident we will achieve them. Watch this space for further news!

## COST CUTTING TIPS

**With fuel prices rising ever upwards, here's a few tips on reducing your costs.**

- **Regular checks** Thirty years ago, if you didn't check oil, water and tyres on a regular basis you were in trouble. These days, we're led to believe our cars check themselves. True, some do check some things. Others don't. There's no hard and fast rule. Give us a call and we're happy to show you how to check your car for free.
- **Don't carry crap in your car!** The lighter your car, the more fuel efficient it is.
- **Fuel additives** Fuel contains additives designed to clean your engine and make it work more efficiently. Some make the fuel burn better, improving performance and reducing emissions. The big fuel wholesalers often buy fuel without the additive package to keep cost down, then pass some of this saving on to the consumer.

If you buy cheap fuel regularly, chances are your engine isn't running as efficiently as it could. **Consider filling up with a premium fuel from a known brand petroleum company every fourth fill.** Alternatively, ask us about additives — add to your tank every six months and ensure your engine is in peak condition. This advice is relevant to both petrol and diesel engines. See [aycen.co.uk/fuel](http://aycen.co.uk/fuel) for more information.

**'YOU DON'T SEE A LOT OF MOUNTAINS AROUND HERE...'**

Eagle-eyed visitors to AutoCenter might have spotted the mountain rescue collection box on the counter. Mountain rescue in Gorton? Surely not! Judy Whiteside, secretary of the Rossendale & Pendle team, explains.

'It's a classic response! Yet there'd be no hesitation about popping loose change in an RNLI box and we don't have a lot of sea around here either!

'Truth is mountain rescue teams don't just rescue walkers and climbers from the crags, hills and moorland, we're increasingly asked to assist the police in urban searches for children missing from home, or the ambulance service in areas of remote or difficult access. We might not be quite as sexy as the air ambulance but it's frequently mountain rescue team members who recover, treat and carry a casualty to the helicopter!

'The Rossendale team covers a 350 square mile area across Lancashire, and Greater Manchester. We're all volunteers, on call 24 hours a day, 365 days a year. And every penny raised goes to keeping this valuable community service in operation.

'So, next time you're passing, please pop something in the box! Our next call out could be someone you know!'



**We will notify you when your MOT or service is due. How would you like us to make contact — telephone, email, post or text? Next time you book in, tell us which you would prefer.**

## The AYCEN philosophy. Minimum fuss. Maximum convenience.

We aim to make your motoring experience as carefree as possible. Warranty cover, servicing, MOT, tyres, exhausts or accident repairs — we're here for you.

### Experts in every marque

Our expertise and experience mean we can offer the highest level of service for your vehicle, whatever the marque but we specialise in BMW, Mercedes, Volvo, Jaguar, Land Rover, Range Rover and Audi.

### We've got Greater Manchester covered

Although several independent garages make up the group, we cover a substantial area — Manchester city centre, Radcliffe, Davyhulme, Gorton, Woodford and Sale. Our central call centre handles all necessary bookings, quoting, invoicing and follow ups — so arranging to service your car couldn't be easier. Simply call 084 5050 4040 and book in. We'll pick up and deliver back to you on completion. Minimum fuss. Maximum convenience.

We really are changing the way your car is cared for.



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