SYNERGY COLLISION AUTO BODY

ONE SEAMLESS REPAIR

CLAIM STRATEGY & FL LAW GUIDE

Choosing How to File Your Auto Claim

After a collision, you generally have two routes for filing your repair claim: **First-Party** (through your own insurance) or **Third-Party** (through the at-fault driver's insurance). Selecting the right claim type directly impacts your repair speed, out-of-pocket expenses, insurance rates, and consumer protections.

1. FIRST-PARTY VS. THIRD-PARTY CLAIM COMPARISON

1st-Party Claim (Your Insurance)

Filing under your own Collision or Comprehensive coverage policy.

- **Pros — Faster Processing:** Your insurer is contractually obligated to process repairs promptly without waiting to establish fault.
- **Pros — Contract Protections:** Gives you access to policy rights, like the *Policy Appraisal Clause* if damage estimates are disputed.
- **Cons — Upfront Deductible:** You must pay your deductible upfront to the repair shop (subrogated back later if not at fault).
- **Cons — Risk of Rate Increases:** Filing a claim on your policy may cause loss of claims-free discounts or overall rate increases upon renewal.
- **Cons — Possible No Rental Car:** Rental coverage is not automatic; it only applies if you specifically added a Rental Reimbursement endorsement to your policy.

3rd-Party Claim (At-Fault Driver)

Filing directly against the responsible driver's Property Damage Liability policy.

- **Pros — Zero Deductible:** You pay $0 out-of-pocket for covered repairs; no deductible applies.
- **Pros — Protected Premium:** Filing against another driver's policy ensures your own insurance history and rates remain unaffected.
- **Pros — Full Rental & Diminished Value:** At-fault insurer must provide a comparable rental and cover diminished value.
- **Cons — Delays & Limits:** They may delay approvals while investigating liability, and coverage is capped by their policy limits.

2. CRITICAL WARNING: FLORIDA'S $10K MINIMUM PROPERTY DAMAGE LIMIT

Beware of Florida's Low $10,000 PD Limit Cap

Florida law only requires drivers to carry a minimum of **$10,000 in Property Damage Liability (PDL)**. With modern vehicle repairs and advanced sensor calibration, collision damage routinely exceeds $10,000.

- **Multiple Vehicle Collisions:** If the at-fault driver hits 2 or more cars, their $10,000 PD limit is *split among all damaged vehicles*, leaving a severe deficit.
- **Rental Car & Towing Included:** The $10,000 cap covers repairs, towing, storage, AND rental car expenses combined. Once $10k is exhausted, the insurer stops paying.
- **When First-Party Override Is Necessary:** If damage exceeds $10,000, switching to a **First-Party claim** is often necessary to complete repairs because the third-party insurer simply runs out of funds.

3. SYNERGY'S RECOMMENDED CLAIM STRATEGY

How to balance rate protection against repair delays and coverage limits:

Clear Fault & Moderate Damage (< $8,000)

File a **Third-Party Claim** to protect your insurance rates, avoid paying a deductible, and receive full rental car reimbursement.

Heavy Damage (> $10,000) or Disputed Fault

File a **First-Party Claim** to guarantee your vehicle is repaired properly without being capped by Florida's low $10k liability limit.

We Advocate For You: Regardless of whether you file first-party or third-party, Synergy Collision Auto Body works directly with carriers to ensure repairs strictly adhere to factory OEM safety standards.