

Insurance Claim Money Doesn't Have to be Used for Repairs

BY SABRINA HALL WEDNESDAY, FEBRUARY 10TH 2016

NASHVILLE, Tenn. Snowy conditions and icy roads mean car accidents, which can mean big bucks when it comes to repairs. In Tennessee, you do have some leeway when it comes to fixing your car.

Attorney David Raybin says as long as you give your insurance proper notice about the accident, and your claim is legit, you can use your insurance money any way you see fit.

"Basically, you are filing a claim a claim to compensate you for your damage," said Raybin. "You're not necessarily required to go where they tell you to go to get it fixed."

It means you don't have to go to a certain body shop or dealership to get new parts.

"Our price is great compared to a new one," said Daroosh Hajizadeh, owner of Smitty's Auto Parts.

You can go to a place like Smitty's Auto Parts and get a used part from a wrecked car, fix yours and save money.

"Insurance usually pays them for the new part and people can come and buy it at a reasonable price and save money," said Hajizadeh.

"They can pocket the cash?" asked Reporter Sabrina Hall.

"They can," said Hajizadeh.

"Could you go to Puerto Rico with that money?" asked Hall.

"Sure. You can go wherever you want to if you don't want to repair your car," said Raybin.

Raybin says if you get a reasonable estimate on the cost to fix your car, your insurance company, in most cases, must write you a check and you can choose to be thrifty or even keep the cash.

The attorney says the one thing you can't do is make a fraudulent claim.