



FARMERS®

Send all correspondence to:  
Farmers National Document Center  
P.O. Box 268994  
Oklahoma City, OK 73126-8994  
Fax: (877) 217-1389  
Email: [claimsdocuments@farmersinsurance.com](mailto:claimsdocuments@farmersinsurance.com)

September 25, 2008

Mr. Robert H Wahler

RE: Claim Number: 1012836988  
Policy Number: 0022446067  
Date of Loss: 09/12/2008

Dear Robert Wahler:

This letter is to confirm the report of a recent claim and to provide you with important details about our claims process. Jason Maxwell out of our HelpPoint claims office has been assigned to work with you. If you ever need to contact your assigned claims representative directly, please feel free to call them at (800) 435-7764 X22713; simply refer to your assigned claim number shown above. Your claims representative will be responsible for explaining the claims process to you, keeping you informed and ensuring that you understand your specific outcome. You can help us speed the process along by sharing all the details of your loss, providing requested documents as soon as possible and asking questions about any part of the process that is unclear to you. By this letter, we are advising you of your responsibility to take the necessary steps to protect your vehicle from further damages including avoiding unnecessary storage expenses.

For your convenience, you may obtain information about your claim online at our web site [www.farmers.com](http://www.farmers.com) within our "Manage My Policies" feature. Enrolling is simple and if you are already enrolled, enter your User ID and Password to obtain updates about your claim.

Our goal is to provide you with the best possible service, including a clear understanding of your claims process and outcome, and to respond promptly to your inquiries. Your claims representative is available to answer your questions and can be reached at (800) 435-7764 X22713. If you need emergency assistance after our normal business hours — 8 a.m. to 4:30 p.m. Monday through Friday — please call Farmers HelpPoint at (800) HelpPoint – (800) 435-7764.

Sincerely,

Farmers Texas County Mutual Insurance Company

THIS NOTICE IS REQUIRED BY LAW. IT DOES NOT CONSTITUTE AN ADMISSION OF LIABILITY BY THE INSURANCE COMPANY.

REQUIRED NOTICE TO INSURANCE CLAIMANTS FOR MOTOR VEHICLE REPAIRS

By law, you have the right to select where your motor vehicle is repaired and the parts used for repairs. However, an insurance company is not required to pay more than a reasonable amount for such repairs and parts. Your statutory rights regarding motor vehicle repairs are explained in the copy of the Insurance Code §§1952.301 to 1952.307, printed on the reverse side of this notice or attached to this notice. If the costs of repairing your vehicle are to be paid under an insurance policy issued by us, the nature of the coverage is stated in more detail in the applicable policy. For detailed information regarding the insurance policy, contact:

**NAME OF INSURANCE COMPANY:** Farmers Texas County Mutual Insurance Company  
**MAILING ADDRESS:** P.O. Box 268994  
Oklahoma City, OK 73126-8994  
**TELEPHONE:** (800) HelpPoint – (800) 435-7764  
**FAX:** (877) 217-1389  
**E-MAIL ADDRESS:** [claimsdocuments@farmersinsurance.com](mailto:claimsdocuments@farmersinsurance.com)

For questions about your statutory rights regarding motor vehicle repairs under the Insurance Code §§1952.301 to 1952.307, contact the Texas Department of Insurance. You may write to the Consumer Protection Division at P.O. Box 149091, Austin, TX 78714-9091, call 1-800-252-3439, fax 1-512-475-1771, e-mail [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us), or visit the Department online at <http://www.tdi.state.tx.us>.

LA LEY REQUIERE ESTE AVISO, PERO NO CONSTITUYE ADMISIÓN DE RESPONSABILIDAD CIVIL DE LA COMPAÑÍA ASEGURADORA.

**AVISO OBLIGATORIO A LOS QUE PRESENTAN RECLAMACIONES  
PARA REPARACIÓN DE VEHÍCULO DE MOTOR**

Por ley, usted tiene derecho a escoger donde desea que su vehículo sea reparado y las refacciones que se usen en la reparación. Sin embargo, la compañía aseguradora no está obligada a pagar más de la cantidad razonable por las reparaciones y refacciones. Sus derechos por estatuto concernientes a las reparaciones de vehículo de motor están descritos en la copia del Código de Seguros §§1952.301 a 1952.307, impreso al reverse de este aviso o adjunto a este aviso. Si el costo de reparar su vehículo debe ser pagado bajo una póliza de seguro que nosotros dimos, la naturaleza técnica de la cobertura es establecida en más detalle en la póliza aplicable. Para información detallada acerca de la póliza de seguro, contacte:

**NOMBRE DE LA COMPAÑÍA ASEGURADORA:** Farmers Texas County Mutual Insurance Company

**DIRECCIÓN DE CORREOS:**

**P.O. Box 268994**

**Oklahoma City, OK 73126-8994**

**TELÉFONO:**

**(800) HelpPoint – (800) 435-7764**

**FAX:**

**(877) 217-1389**

**DIRECCIÓN DE E-MAIL:**

**claimsdocuments@farmersinsurance.com**

Para preguntas sobre sus derechos por estatuto respecto a las reparaciones de vehículo de motor bajo el Código de Seguros §§1952.301 a 1952.307, comuníquese con el Departamento de Seguros de Texas (Texas Department of Insurance o TDI). Puede escribir a Consumer Protection Division al P. O. Box 149091, Austin, TX 78714-9091, llamar al 1-800-252-3439, enviar fax al 1-512-475-1771, e-mail a ConsumerProtection@tdi.state.tx.us o visitar el sitio electrónico de TDI por internet al <http://www.tdi.state.tx.us>.

## **Insurance Code 1952.301 – 1952.307**

### **Insurance Code 1952.301**

- (a) Except as provided by rules adopted by the commissioner, under an automobile insurance policy that is delivered, issued for delivery, or renewed in this state, an insurer may not directly or indirectly limit the insurer's coverage under a policy covering damage to a motor vehicle by:
  - (1) specifying the brand, type, kind, age, vendor, supplier, or condition of parts or products that may be used to repair the vehicle; or
  - (2) limiting the beneficiary of the policy from selecting a repair person or facility to repair damage to the vehicle.
- (b) In settling a liability claim by a third party against an insured for property damage claimed by the third party, an insurer may not require the third-party claimant to have repairs made by a particular repair person or facility or to use a particular brand, type, kind, age, vendor, supplier, or condition of parts or products.

### **Insurance Code 1952.302**

In connection with the repair of damage to a motor vehicle covered under an automobile insurance policy, an insurer, an employee or agent of an insurer, an insurance adjuster, or an entity that employs an insurance adjuster may not:

- (1) solicit or accept a referral fee or gratuity in exchange for referring a beneficiary or third-party claimant to a repair person or facility to repair the damage;
- (2) state or suggest, either orally or in writing, to a beneficiary that the beneficiary must use a specific repair person or facility or a repair person or facility identified on a preferred list compiled by an insurer for the damage repair or parts replacement to be covered by the policy; or
- (3) restrict the right of a beneficiary or third-party claimant to choose a repair person or facility by requiring the beneficiary or third-party claimant to travel an unreasonable distance to repair the damage.

### **Insurance Code 1952.303**

- (a) A contract between an insurer and a repair person or facility, including an agreement under which the repair person or facility agrees to extend discounts for parts or labor to the insurer in exchange for referrals by the insurer, may not result in a reduction of coverage under an insured's automobile insurance policy.
- (b) The commissioner may adopt rules under Chapter 542 with respect to any fraudulent activity of any party to an agreement described by Subsection (a).

### **Insurance Code 1952.304**

An insurer may not prohibit a repair person or facility from providing a beneficiary or third-party claimant with information that states:

- (1) the description, manufacturer, or source of the parts used; and
- (2) the amounts charged to the insurer for the parts and related labor.

### **Insurance Code 1952.305**

- (a) At the time a motor vehicle is presented to an insurer, an insurance adjuster, or other person in connection with a claim for damage repair, the insurer, insurance adjuster, or other person shall provide to the beneficiary or third-party claimant notice of the provisions of this subchapter.
- (b) The commissioner shall adopt a rule establishing the method or methods insurers must use to comply with the notice provisions of this section.

### **Insurance Code 1952.306**

A beneficiary, third-party claimant, or repair person or facility may submit a written, documented complaint to the department with respect to an alleged violation of this subchapter.

### **Insurance Code 1952.307**

Rules adopted by the commissioner to implement this subchapter must include requirements that:

- (1) any limitation described by Section 1952.301(a) be clearly and prominently displayed on the face of the insurance policy or certificate in lieu of an insurance policy; and
- (2) the insured give written consent to a limitation described by Section 1952.301(a) after the insured is notified orally and in writing of the limitation at the time the insurance policy is purchased.