

## Bingle for Repairers

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## Bingle for Repairers

<p><b>1. Bingle for repairers</b></p>	<p>The information provided in this section is intended to promote transparent, informed, effective and co-operative relationships between Bingle Insurance and repairers by clearly stating what you can expect in your dealings with us.</p> <p>Bingle Insurance is a signatory of the Motor Vehicle and Repair Industry Code of Conduct, which sets out standards of fair-trading, process and transparency in the relationship between insurance companies and repairers.</p> <p>Payment Terms          Bingle’s Quoting System          Repair Policy Guidelines          Repair Guarantees and Responsibilities          Dispute Resolution for Repairers</p>
<p><b>2. Payment terms</b></p>	<p>Bingle Insurance is committed to paying Repairers promptly for all authorised repairs. Bingle Insurance undertakes to pay repairer invoices within 30 working days of receipt of an invoice provided that invoice corresponds with the authorised repair cost.</p> <p>In order to meet these payment terms it is important to ensure the authorised amount for repairs and the invoiced amount are identical. If these amounts do not match please contact the assessor before submitting your invoice to ensure we can pay you promptly.</p>
<p><b>3. Bingle’s quoting system</b></p>	<p>When a customer makes a claim for car repairs, Bingle Insurance will arrange for a cost-effective high quality repair through a quality repairer that we recommend, who is committed to providing complete and competitive quotes.</p> <p>To demonstrate our commitment to providing quality repairs, Bingle Insurance provides its customers with a Lifetime Guarantee on all repairs we authorise, and all our assessors are qualified motor vehicle repair trades people.</p>
<p><b>4. Quoting for Bingle Car Insurance</b></p>	<p>Bingle’s quoting model is based on ordinarily obtaining one quote from one of our recommended repairers, who are committed to providing quality repairs at a competitive cost. However, in some cases customers will be asked to obtain two quotes, one of which must be from a repairer recommended by Bingle Insurance. If Bingle Insurance requests two quotes, we will review the quotes and decide who the successful repairer will be.</p> <p>Repairers should quote in dollars and refer to Bingle’s Repair Policy Guidelines when quoting for Bingle Car Insurance. You should not submit a quote if for any reason after inspecting the vehicle you do not believe you have the equipment, or expertise, to carry out the repairs properly.</p> <p>Should a problem arise in your dealings with us, you should in the first instance raise this with your local Bingle Repairer Development Manager. Refer also to Repair Guarantees &amp; Responsibilities and Dispute Resolution for Repairers for further information.</p>

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<p><b>5. Quote adjustments</b></p>	<p>Bingle Insurance retains the right to make adjustments to quotes, where appropriate. In all cases such adjustment will be made through a process of negotiation with the repairer and will not be unreasonable or arbitrary.</p> <p>Bingle Insurance may determine adjustments are required for a number of reasons including changes to repair method, the use of recycled parts or identification of non-consistent damage.</p> <p>Adjustments may also be required where the assessor considers a cost component of the quote to be unreasonable. This will be done through a process of fair and transparent negotiation with the repairer. Petty adjustments would be considered inappropriate.</p> <p>Any repair method changes, or price adjustments, will be based on the knowledge and expertise of Bingle’s assessor and will be made in consultation with the repairer.</p>
<p><b>6. Requirements for an additional quote</b></p>	<p>Bingle’s quoting model is based on ordinarily obtaining only one quote from one of our recommended repairers and authorising repairs as quickly as possible. However, there are circumstances where Bingle’s assessor may determine it is necessary to obtain an additional quote.</p> <p>These include situations where, in Bingle Insurance’s opinion:</p> <ul style="list-style-type: none"> <li>the first quote is considered excessive;</li> <li>the first quote does not accurately reflect the damage to the vehicle;</li> <li>the repairer is not suitably equipped, or does not have the expertise, to properly carry out the repairs; or</li> <li>a quote has not been obtained from a Bingle recommended repairer as requested.</li> </ul>
<p><b>7. Quote adjustments</b></p>	<p>Bingle Insurance recognises that despite the best efforts of the repairer and our assessor to include all aspects of the repair in the initial assessment, there may be instances where further damage is subsequently identified.</p> <p>Bingle Insurance will therefore authorise legitimate supplementary payments, without penalty to the repairer, although we reserve the right to inspect the additional damage prior to authorisation of the supplementary.</p>
<p><b>8. Repair policy guidelines</b></p>	<p><b>8.1 Manufacturer’s standard new car warranty</b></p> <p>New Original Equipment Manufacture (OEM) parts will be used except for the replacement of windscreens and window glass for which Australian Design Rule compliant parts may be used. If parts can be repaired successfully, repairs will be authorised during the manufacturer’s standard new car warranty period.</p> <p><b>8.2 Outside manufacturer’s standard new car warranty</b></p> <p>We will use parts that are consistent with the vehicle’s age and condition. This may include new, non-OEM, OEM equivalent and/or recycled parts.</p>

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### 8. Repair policy guidelines (cont.)

#### 8.3 Air conditioning

Bingle Insurance will only accept R134A as a replacement for the refrigerant gas R12 in air conditioning units for vehicles pre-1993 requiring retrofit. Any additional cost incurred as a result of retrofit modifications will be the responsibility of the customer and the local Bingle assessor will discuss this with the customer.

Bingle Insurance will authorise the replacement of the receiver drier if the system is broken at the time of the accident or is exposed for more than ten minutes during the repair process.

#### 8.4 LP gas

All removal and repairs to LPG systems are to be carried out by an authorised LPG agent.

#### 8.5 Headlights

Only new OEM, second-hand OEM or exchange OEM headlights are to be used. Caution needs to be taken that all components used in recycled and rebuilt exchange headlamps are of OEM origin. Many of the recycled headlamps available are imported with differing lens patterns that may not be Australian Design Rule compliant and are therefore not acceptable.

#### 8.6 Safety related parts

Replacement safety related parts must be new parts or parts reconditioned by a recognised supplier whose work is accepted by the motor trade.

Reconditioned safety related parts must be only those parts where reconditioning is common practice and accepted by the motor trade.

#### 8.7 Fuel tanks

All fuel tanks are to be supplied new original equipment, or recycled where they can be tested and approved by a suitable approved outlet.

#### 8.8 Road wheels

Only new parts will be used in the replacement of steel and alloy road wheels. Recycled replacement steel wheels are acceptable in cases where they can be inspected and tested by an approved company, e.g. one of the leading tyre chains. Minor repairs to steel wheels can be carried out by an approved company. Alloy wheels are not to be repaired or welded, with the exception of surface scratches, which can be repaired and re-lacquered.

#### 8.9 Tyres

Only new tyres are to be supplied. Retread and recycled tyres are not acceptable. If retread tyres are fitted prior to the accident refer this to your local Bingle assessor as an owner contribution may apply.

## Bingle for Repairers

### 8. Repair policy guidelines (cont.)

#### 8.10 Seat belts

Only new OEM seat belts are to be used. Your local Bingle assessor will determine when a seat belt is to be replaced. Seat belts are not to be repaired nor should they be replaced with recycled parts.

#### 8.11 Windscreens

Non-OEM windscreens and window glass must be Australian Design Rule compliant parts.

#### 8.12 Sectionalised repairs

Bingle Insurance will not authorise or accept the 'cut and shut' repair method, e.g. where the complete front or rear section is replaced by joining the vehicle through the passenger compartment.

Sections which are acceptable are those such as the radiator support panel, centre pillar/sill section assembly, rear quarter panel/rear panel section etc. If any doubt arises please refer to your local Bingle assessor.

#### 8.13 Contract repairs

Under no circumstances will Bingle Insurance authorise individual repairs on a contract basis. A contract repair is when the repair price for an individual repair is set with no additional cost allowed.

#### 8.14 Repair guarantees and responsibilities

Bingle Insurance provides its customers with a Lifetime Repair Guarantee on the quality of the workmanship and the materials authorised by Bingle Insurance in the repair of their vehicle. Your responsibilities, and ours, under Bingle's Lifetime Repair Guarantee are outlined below.

#### 8.15 Repairer's responsibility

In carrying out repairs for Bingle Insurance you are required to acknowledge your legal responsibility to repair customers' vehicles in a proper and workmanlike manner.

1. In order to do this you are required to:
  - a. provide a warranty in respect of your workmanship for a period of three years from the date of repair unless you offer a longer warranty period; and
  - b. provide a warranty for parts and paint to the extent of the manufacturer or supplier warranty, except where the fault arises from faulty workmanship in which case the three year warranty for workmanship will apply.

## Bingle for Repairers

### 8. Repair policy guidelines (cont.)

#### 8.16 Bingle Insurance's responsibility

Bingle Insurance accepts responsibility under its Lifetime Repair Guarantee for all reworks other than those that are your responsibility, as described above.

Bingle Insurance will also be responsible for reworks where we have directed the use of a repair method or part that differs from that recommended by you, and where you have indicated you dispute the repair method chosen. Under these circumstances Bingle Insurance is required to provide you with written confirmation accepting responsibility for the directed repair method or part used.

Bingle Insurance agrees to pay for the direct loss or liability incurred by you as a result of a quality, structural, presentation or safety defect caused by complying with such a requirement. You must immediately notify Bingle Insurance should a claim be made against you. However, Bingle Insurance will not be liable to pay any loss or liability incurred by you to the extent that the loss or liability arises from faulty workmanship.

Bingle Insurance will also be responsible for all reworks resulting from sub-let repairs where Bingle Insurance has directed the sub-let provider to be used.

#### 8.17 Disputes over responsibility for rework

Should you dispute liability for a rework for which Bingle Insurance considers you responsible you, should in the first instance raise this matter with the local Bingle Repairer Development Manager. Should you be unable to successfully resolve the issue, please refer to Dispute Resolution for Repairers.

#### 8.18 Dispute resolution for repairers

Bingle Insurance recognises that from time to time issues of dispute may arise in your dealings with us. In the first instance these issues should be raised with your local Bingle Repairer Development Manager. In most cases these issues can be resolved at the local level, but should this not be possible, the following procedures have been put in place to assist you.

1. Disputes arising prior to the completion of repairs – two day process

In order to minimise delays in having customers' cars repaired, a two business day dispute resolution process will address any disputes that arise prior to the completion of repairs. In most cases it would be expected these disputes will be resolved at the local level, or under the terms of Repair Guarantees and Responsibilities.

Minor disagreements relating to the amount to be paid for repairs, or differences of opinion as to the preferred repair method, other than those described below, need to be handled through negotiation with the assessor, and if necessary the Bingle Repairer Development Manager. Such disputes cannot be elevated beyond this level.

## Bingle for Repairers

### 8. Repair policy guidelines (cont.)

#### a. Repair method disputes

Disputes over repair method relating to the safety, structural integrity, presentation and utility of the vehicle can be raised through internal dispute resolution by contacting Bingle Insurance's Dispute Resolution Team, which provides this service for Bingle. The issue, in the first instance, needs to be raised with your local Repairer Development Manager.

When advising the Dispute Resolution Team of a dispute you will be required to provide full details of the dispute, together with supporting evidence to substantiate your position. A determination on the dispute will be made within two business days.

Bingle Insurance agrees to be bound by the determination of the Dispute Resolution Team. However should you disagree with the determination you retain the right to refuse to carry out repairs, and under those circumstances Bingle Insurance retains the right to have the vehicle repaired by another repairer. No further dispute resolution exists for such disputes.

#### b. Other disputes

Where a dispute, other than described above, occurs prior to the completion of repairs, this can also be reviewed by the Dispute Resolution Team. The issue must initially be raised with your local Repairer Development Manager or Bingle Manager.

A determination will be made within two business days however in such cases if you disagree with the determination you may raise the matter under the External Dispute Resolution procedures of the Motor Vehicle Insurance and Repair Industry Code of Conduct.

#### 2. Dispute Resolution – after completion of repairs – 15 day process

Where a dispute arises after the completion of repairs, and you feel that Bingle Insurance has not acted in accordance with our contractual arrangements with you, or the provisions of the Motor Vehicle Insurance and Repair Industry Code of Conduct, you may raise this dispute with the Dispute Resolution Team. You will be required to provide full details of the dispute and your concern with Bingle Insurance's conduct.

Bingle Insurance will respond within five business days, and will endeavor to conclude the dispute resolution process within a further ten business days, having taken into account all relevant details in arriving at a determination.

Bingle Insurance agrees to be bound by the determination of the Dispute Resolution Team. However, should you disagree with the determination you may raise the matter under the External Dispute Resolution procedures of the Motor Vehicle Insurance and Repair Industry Code of Conduct.

## Bingle for Repairers

### 8. Repair policy guidelines (cont.)

#### 8.19 Dispute Resolution for repairers

Bingle Insurance's dispute resolution service is independent of Bingle and provides a free disputes resolution service to our customers who may have a dispute with us.

The dispute resolution process has also been extended to cover repairers, providing you with effective, timely and independent dispute resolution.

The raising of issues through this process will not affect any business relationship between the repairer and Bingle Insurance.

1. Disputes arising prior to the completion of repairs – two day process

Disputes in the first instance must be raised with your local Bingle Repairer Development Manager.

If you are not satisfied with our response you may request a review of this decision by contacting the contacting the Bingle Insurance Dispute Resolution Team.

2. Disputes arising after the completion of repairs – 15 day process

Disputes in the first instance must be raised with the local Bingle Repairer Development Manager.

If you are not satisfied with our response you may request a review of this decision by contacting the Bingle Insurance Dispute Resolution Team.

**Telephone:** 1300 130 794 (local call costs apply)  
9 am - 5 pm Monday to Friday (EST)

**Email:** [idr@bingle.com.au](mailto:idr@bingle.com.au)

**Fax:** (03) 9529 1214

**Write to:** The Bingle Insurance Dispute Resolution Team,  
PO Box 14180, Melbourne City Mail Centre,  
Victoria 8001