

Watchdog: Cracking the code of windshield repair companies

By: Allison Bourg, The Capital staff writer

Drive around enough, and you'll get plenty of smudges on your windshield.

Probably a few dings, too.

Earlier this spring, the Watchdog got a call from an Annapolis woman who ran into a company, Chipio Windshield Repair, at an Exxon station in Parole.

Before she knew what was happening, an eager employee ran up to her car, ready to scrub her windows.

It didn't take them long to find a scratch and begin fixing it. Insurance would cover the work, the technician assured her.

Flustered, she agreed. Then once she got home, she rang up her agent with Allstate Insurance.

The company refused to approve the claim because the Chipio employees fixed the scratch without first contacting Allstate, the woman told the 'Dog.

She feels duped and wanted the 'Dog to howl about these quick-fix windshield repair businesses.

The website for Chipio, a Phoenix, Ariz.-based company, promises fast, easy and effective repairs.

The site says the company works with a network of insurance companies, both big and small. Most times, the work doesn't cost the driver anything because the repairs are covered under comprehensive insurance policies, it says.

Chipio also says it partners with more than 100 car washes and gas stations, which may see a boost in their bottom line as well: While drivers wait for their repairs to be done, they may be tempted to do some impulse shopping. (For gas? Candy bars? \$5 dollar sunglasses by the checkout? The 'Dog isn't really sure.)

Customer service representatives at Chipio didn't return the 'Dog's barks, so she can't say whether the technician who worked on the Annapolis resident's windshield was violating company policies or not.

But Angie Barnett, president of the Better Business Bureau of Greater Maryland, said the agency has received three complaints about Chipio in the past year and a half. BBBs nationwide have received 30 complaints about Chipio in the past year.

"I don't think 30 complaints is a lot, when you consider they say they work with 100 gas stations and car washes," Barnett said. "What concerns me is the consistent pattern of complaints."

*The Coalition
Against Insurance
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**Coalition Against
Insurance Fraud**

All

of them sound exactly like the one the 'Dog received, she said.

Barnett advises consumers to contact their insurance companies before consenting to have any repairs done on their cars and familiarize themselves with their insurance policies — many policies will allow you to get small chips repaired without filing a claim.

If you feel you've been scammed by a windshield repair operation, call the BBB of Greater Maryland at 410-347-3990 or file a complaint with the Maryland Insurance Administration at <http://www.mdinsurance.state.md.us>.

The **Coalition Against Insurance Fraud** has warned consumers to beware of anyone who approaches them offering to fix their windshield.

Shadier companies will convince drivers to replace windshields that are in fine condition, then try to charge the insurance company inflated repair costs.

"Windshield scams have been around for years," said James Quiggle, the group's spokesman.

The 'Dog asked if there are legitimate windshield repair businesses out there.

"Why would a legitimate operator need to hang around gas stations?" Quiggle said. "They'd be more likely to market through traditional avenues."