



Original Equipment Manufactured Parts

If my car is brand new, do I have to buy this coverage to get OEM parts?

- **No**, A new auto with no or low mileage is entitled to new parts. Acuity, will also, “if asked”, continue to source new parts up to three model years in age if mileage is low and condition is excellent. That is not how most other auto insurance company’s work. Most companies will after the first year source OEM quality used parts or new aftermarket parts.
- **Acuity charges very little for OEM PARTS coverage**, often about \$10 to \$15 per year during the first three model years. OEM parts insurance costs more for older cars because the parts cost goes up substantially, “50% or more”, as compared to OEM used parts or aftermarket new parts which are included without buying this coverage.

What is the value in having original equipment parts?

- **Your repaired auto value may be higher.** If you trade your auto with lower mileage and not more than five model years old a repaired auto with OEM parts and good documentation as well as confirmation that the work was done at an excellent repair shop then your trade in value may be higher. If you plan on driving the vehicle until most of its life is gone, then OEM parts for you may not be important.

Is this more important on some vehicles than others?

- **YES, add if you have a luxury, limited production, or expensive auto.** This might include a BMW, Mercedes, Lincoln, Lexus, Tesla, Corvette, and others. The best repair possible may be needed to maintain your vehicles value which is always a benefit at trade or sale. If you plan to drive it till it has very little value then maybe you should not buy this coverage.

What if the new parts production run has stopped?

- Extra new parts are often warehoused and they are expensive. If they really are not available then the best condition used parts or new aftermarket parts will be used. If your auto would have a difference, “diminished”, value after repairs because new parts were not available then determine the difference in value and ask for the difference in cash after the repair.