

# USAA GENERAL INDEMNITY COMPANY

USAA8181 - CO  
Please Visit Us at USAA.com

P.O. Box 33490  
San Antonio, TX 78265  
Phone: (800) 531-8722

Claim #: 049416936000000805001  
Workfile ID: b572cce5

## Estimate of Record

Written By: JASON HENDRIX, License Number: 815102, 7/19/2023 7:34:10 AM

Insured:	TARAN SINGH	Owner Policy #:	049416936	Claim #:	049416936000000805001
Type of Loss:	Comprehensive	Date of Loss:	07/12/2023 12:00 AM	Days to Repair:	0
Point of Impact:	15 Total Loss	Deductible:	500.00		

Owner (Insured):	Inspection Location:	Appraiser Information:	Repair Facility:
TARAN SINGH 2449 LEXINGTON VILLAGE LN COLORADO SPGS, CO 80916-2680 (973) 462-4326 Cellular taranaman9093@gmail.com	1020 Motor City Drive Colorado Springs, CO 80905 Field	jason.hendrix@usaa.com (719) 331-4806 Field	PHIL LONG KIA 1020 MOTOR CITY DR COLO SPG, CO 80905 (719) 575-7328 Business

## VEHICLE

2023 KIA Niro EX FWD 4D UTV 4-1.6L Hybrid Gasoline Direct Injection Snow White Pearl

VIN:	KNDCR3LE1P5072172	Production Date:	12/2022	Interior Color:	Charcoal
License:	TEMP TAG	Odometer:	1238	Exterior Color:	Snow White Pearl
State:	CO	Condition:			

TRANSMISSION	Air Conditioning	RADIO	Hands Free Device
Automatic Transmission	Intermittent Wipers	AM Radio	Blind Spot Detection
POWER	Tilt Wheel	FM Radio	Lane Departure Warning
Power Steering	Cruise Control	Stereo	ROOF
Power Brakes	Rear Defogger	Search/Seek	Luggage/Roof Rack
Power Windows	Keyless Entry	Auxiliary Audio Connection	SEATS
Power Locks	Alarm	Satellite Radio	Cloth Seats
Power Mirrors	Steering Wheel Touch Controls	SAFETY	Bucket Seats
Heated Mirrors	Rear Window Wiper	Drivers Side Air Bag	Heated Seats
Power Driver Seat	Telescopic Wheel	Passenger Air Bag	WHEELS
DECOR	Climate Control	Anti-Lock Brakes (4)	Aluminum/Alloy Wheels
Dual Mirrors	Navigation System	4 Wheel Disc Brakes	PAINT
Privacy Glass	Backup Camera	Traction Control	Three Stage Paint
Console/Storage	Parking Sensors	Stability Control	OTHER
Overhead Console	Remote Starter	Front Side Impact Air Bags	Rear Spoiler
CONVENIENCE	Intelligent Cruise	Head/Curtain Air Bags	Signal Integrated Mirrors

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Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	Subl \$0 Est, See Estimate Note--For photo upload		1	0.00 X	0.0	0.0
SUBTOTALS					0.00	0.0	0.0

NOTES

Estimate Notes:  
 NO EST WRITTEN, PENDING AUTHORIZATION FROM CLAIMS OFFICE.. THIS IS A MEANS TO UPLOAD PHOTOS INTO THE CLAIMS FILE...

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			0.00
Total Cost of Repairs			0.00
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			-500.00

AVOID DELAYS BY GETTING CLAIM AND PAYMENT INFORMATION IN JUST A FEW CLICKS!

VISIT: <http://www.usaa.com/bodyshop>

MEMBER NUMBER: Use Policy Number

LOSS NUMBER: Use digits 16, 17, & 18 of the claim number (Ex. 012345670000000[003]001)

LOSS DATE: Use Date of Loss

Please Present A Copy Of This Estimate To A Repair Facility Of Your Choice

\*USAA Subsidiaries include: United Services Automobile Association(USAA), USAA Casualty Insurance Company(CIC), USAA General Indemnity Company(GIC) USAA County Mutual Insurance(CMI) and Garrison Property Casualty Insurance Company. Garrison Property and Casualty Insurance Company, a subsidiary of USAA Casualty Insurance Company, is authorized to use the USAA logo, a registered trademark of United Services Automobile Association.

This is not an authorization to repair. Failing to present this estimate to the repairing garage before repair may result in additional expenses to you. A USAA appraiser must authorize any supplement to this estimate. Repairs to this vehicle may require specific welding equipment as recommended by the manufacturer.

If alternative quality replacement parts have been included in this appraisal, the source for these parts has also been disclosed. If alternative quality replacement parts as listed on the appraisal are ultimately used in the repair of your vehicle, the warranty on such parts will be equal to, or greater than, the parts being replaced, as stated in USAA's limited parts warranty. USAA warrants that the parts used on your vehicle will be of like kind and quality, function, fit, safety and corrosion protection as the part or parts they replace. USAA identifies certified and validated parts for sheet metal replacement parts.

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IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARY2491, CCC Data Date 07/11/2023, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (\*) or Double Asterisk (\*\*) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2023 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

## Estimate of Record

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CCC ONE Estimating - A product of CCC Intelligent Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

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### Curb the High Cost of Vehicle Repairs With USAA's Quality Replacement Parts Program

The following information summarizes USAA's Quality Replacement Parts program.

Rising repair costs impact auto insurance rates. To manage these costs, USAA offers the Quality Replacement Parts (QRP) program. Using the QRP program helps keep vehicle repairs competitive in terms of price while maintaining quality.

The QRP program includes parts for a repair when they are of like kind and quality and readily available. These parts may include new or recycled non-Original Equipment Manufacturer (OEM), recycled OEM, rebuilt and remanufactured parts. QRP parts are generally offered on vehicles older than two years from the date of production and are clearly identified on the damage report. If an owner requests, we will include QRP parts on vehicles produced within the past two years. USAA complies with all applicable state laws in the application of its QRP program.

When damaged in a covered loss, if your vehicle has glass that is not branded for or by your vehicle manufacturer, we may include the same type of glass whenever replacement is necessary. However, if your vehicle glass is branded for or by your vehicle manufacturer, you have the choice to replace the glass with the same branded glass when replaced within two years from the vehicle's date of production. All replacement glass and lighting included in a damage report will meet the U.S. Department of Transportation Society of Automotive Engineers' (DOT/SAE) federal safety standards.

We are confident you will receive a quality repair with these parts and would like you to feel the same. Therefore, we offer a limited warranty.

USAA warrants QRP parts identified in our damage report and installed during vehicle repairs. These parts will be like kind and quality to the function, fit, finish and corrosion protection of the damaged parts they replace, or the parts will be repaired or replaced at no cost to you. Our warranty on sheet metal and plastic replacement body parts is valid for the period of time equal to the remainder of the original manufacturer's warranty or three years from the date of the repair, whichever is greater. Our warranty on mechanical parts will be equal to the warranty period provided by an authorized original manufacturer for those parts when provided through your manufacturer's distributor as replacement parts. The USAA warranty on replacement parts automatically transfers with ownership of the vehicle.

Excluded from this warranty is normal wear and tear and damage caused by accident, abuse, unreasonable use or improper maintenance of the vehicle.

Any express warranty not provided herein is hereby excluded and disclaimed. Any implied warranties of merchantability and fitness for any particular purpose which may exist are expressly limited to the period of time equal to the remainder of the original manufacturer's warranty for like kind, quality, function, fit, finish and corrosion protection or three years from the date of repair, whichever is greater. Some states do not allow limitations on how long an implied warranty lasts, so the above limitation may not apply to you.

USAA shall not be liable to any person for any special, incidental or consequential damages, whether arising out of breach of warranty, breach of contract or otherwise. Some states do not allow the exclusion or limitation of special, incidental or consequential damages, so the above limitation may not apply to you.

The following questions and answers may help you understand more about USAA's QRP program.

Q. What are OEM, non-OEM, and recycled parts?

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A. OEM: Parts manufactured for or by the manufacturer of your vehicle.

Non-OEM: Parts provided by a company or distributor other than the original equipment manufacturer.

Recycled: Parts from a vehicle of the same or newer make, model, and year vehicle that they are to replace.

Q. What assurances do I have that QRP parts are of high quality?

A. USAA only includes QRP parts when readily available and equivalent in performance to the part requiring replacement on your vehicle in terms of like kind, quality, function, fit, finish and corrosion protection. Also, QRP parts carry an equal or better warranty than the original manufacturer's parts and are supported by our Limited Parts Warranty.

\* Glass, lights and lenses will meet DOT/SAE standards.

\* New sheet metal and plastic body replacement panels will be certified or validated through an independent third-party.

\* USAA will identify other parts included in the program that comply with federal safety standards including new, recycled, or rebuilt parts.

Q. Why does USAA use parts from other manufacturers and distributors?

A. We use these parts to help keep vehicle repairs competitive in terms of price when the parts are of like kind, quality, function, fit, finish, and corrosion protection or better quality.

Q. Do I have a choice which parts are included in USAA's repair estimate?

A. Yes, you do. If you choose to use new OEM parts or parts from other manufacturers and distributors, you will bear the responsibility for any cost difference.

Q. If I am dissatisfied with a non-OEM part used in my vehicle repair, who do I call?

A. If you experience a problem, call your claims advisor. We will work with the repair shop and the parts supplier to correct the problem at no cost to you, so long as the part is still under USAA's warranty.

Q. Will using a non-OEM part void the warranty on my vehicle?

A. The overall warranty on your vehicle will not be adversely affected. QRP parts included in your vehicle's repair will carry USAA's Limited Parts Warranty. It is equal to or better than the warranty provided by the distributor for new OEM parts.

Q. What should I do if my repair shop refuses to use QRP parts?

A. Your repair shop has the right to conduct its business the way it chooses and can charge you more than the reasonable and competitive cost for the repair; so, you will have to choose where and how your vehicle will be repaired. If you choose not to use another repairer and/or your shop refuses to use QRP parts, you will have to pay any difference in the final repair cost.

### USAA Claims Philosophy

It is the policy of USAA to handle all claims with fairness and integrity, exercising the highest standards of ethical and professional conduct while transacting claims business. We will provide timely and responsive service, with full recognition of our obligations to the insureds and the public.

If you have questions about the program or warranty, log on to <http://usaa.com> or call 1-800-531-USAA (8722).

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ALTERNATE PARTS USAGE

2023 KIA Niro EX FWD 4D UTV 4-1.6L Hybrid Gasoline Direct Injection Snow White Pearl

VIN: KNDCR3LE1P5072172      Production Date: 12/2022      Interior Color: Charcoal  
License: TEMP TAG      Odometer: 1238      Exterior Color: Snow White Pearl  
State: CO      Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	0	0
Optional OEM	0	0
Reconditioned	0	0
Recycled	0	0

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RECALL INFO

2023 KIA Niro EX FWD 4D UTV 4-1.6L Hybrid Gasoline Direct Injection Snow White Pearl

VIN:	KNDCR3LE1P5072172	Production Date:	12/2022	Interior Color:	Charcoal
License:	TEMP TAG	Odometer:	1238	Exterior Color:	Snow White Pearl
State:	CO	Condition:			

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The National Highway Transportation and Safety Administration (NHTSA) has issued 1 safety-related recall notice(s) that may apply to the selected vehicle.

NHTSA ID: 23V298000      Issued: Apr 4, 23      Number of Vehicles: 00108936

ELECTRICAL SYSTEM: INSTRUMENT CLUSTER/PANEL Kia America, Inc. (Kia) is recalling certain 2023 Sportage, Sportage Hybrid, Sportage Plug-in Hybrid, Niro Hybrid, Niro Plug-in Hybrid, Soul, and Telluride vehicles equipped with a digital instrument cluster containing a 4.2" LCD screen. The instrument cluster may fail to display any information when the vehicle is started. As such, these vehicles fail to comply with the requirements of Federal Motor Vehicle Safety Standard numbers 101, "Control and Displays," and 138, "Tire Pressure Monitoring Systems." A blank instrument cluster display will not show critical information, such as tire pressure, warning messages, and warning lights, increasing the risk of a crash. Dealers will update the instrument cluster software, free of charge. Owner notification letters are expected to be mailed May 26, 2023. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC270.