

INFORMATION Redacted PURSUANT TO THE FREEDOM OF

INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6)



U.S. Department
of Transportation

National Highway
Traffic Safety
Administration

Vehicle Owner's Questionnaire
To Report Vehicle Safety Defects
1-888-DASH-2-DOT
(1-888-327-4236)
INTERNET: www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY 100148

Date Received 04-JUN-2015 AUG 2 / 2015	Repository ☐
	Reference No. 10723384

OWNER INFORMATION (Type or Print)

Name				Daytime Telephone Number	E-mail Address
Address					
City	FLORENCE	State	KY	Zip Code	

The information you provide will be used to identify potential safety-related defects. We may share your information with the applicable vehicle manufacturer during an investigation or recall in accordance with the routine uses described in the agency's Privacy Act notice. See 49 FR 53971 (Sep. 3, 2004).

VEHICLE INFORMATION

17 digit Vehicle Identification Number Located at bottom of windshield on driver's side 1G8ZS57B68F		Make SATURN	Model AURA	Model Year 2008
Date Purchased ORIGINAL OWNER	Dealer's Name and Telephone Number		Engine: No: Cylinders	Fuel Type:
Original Owner ☒	Dealer's City FLORENCE	State KY	Zip Code 41042	
Transmission Type	☒ Antilock Brakes ☒ Cruise Control	Powertrain	Multiple Failure:	Incident Date(s) 29-MAY-2015

FAILED COMPONENT(S)/PART(S) INFORMATION

Vehicle Component Code: 100000 POWER TRAIN	Failure Mileage 110765	Failure Speed Low
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ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A TIRE FAILURE

Tire Make	Tire Model (Name or Number)	Tire Size (Example P215/65R15)
DOT No. (Example: DOTM19ABC036)	☐ Original Equipment ☐ Prior Repair	Failure Location:
Tire Component Code	Tire Failure Type:	

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A CHILD SEAT FAILURE

Make:	Date Manufactured:	Model No./Name:
Seat Type:	Installation System:	
Child Seat Component Code:	Failed Part:	

APPLICABLE INCIDENT INFORMATION

(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies).)

Crash ☐ Yes ☒ No	Fire ☐ Yes ☒ No	Number of Persons Injured 0	Number of Deaths 0	Reported to Police N
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Narrative Description of Incident(S), Crash(es), and Injury(ies).
Please describe (1) events leading up to the failure, (2) failure and its consequences, and (3) what was done to correct the failure; i.e., parts repaired or replaced (and if old part is available).

TL* THE CONTACT OWNS A 2008 SATURN AURA. WHILE TRAVELING AT A LOW RATE OF SPEED TO BACK OUT OF A PARKING SPACE, THE TRANSMISSION CABLE FRACTURED WITHOUT WARNING. AS A RESULT, THE CONTACT'S VEHICLE ROLLED BACKWARDS ON AN INCLINE AND ACROSS TWO LANES OF TRAFFIC. THE VEHICLE WAS UNABLE TO BE MOVED DUE TO THE FAILURE. THE VEHICLE WAS TOWED TO AN AUTHORIZED DEALER WHERE A TRANSMISSION CABLE KIT AND BRACKETS WERE INSTALLED. THE VEHICLE WAS NOT INCLUDED IN NHTSA CAMPAIGN NUMBERS: 14V224000 (POWER TRAIN) AND 12V460000 (POWER TRAIN). THE VEHICLE WAS REPAIRED. THE MANUFACTURER WAS NOTIFIED OF THE FAILURE. THE APPROXIMATE FAILURE MILEAGE WAS 110,765.

Include, if available: Police/Fire Department Report, Photos, and Repair Invoice.

ATTACH ADDITIONAL SHEETS IF NECESSARY

The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond to this questionnaire. Your response may be used to assist the NHTSA in determining whether a Manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.

July 27, 2015

[REDACTED]
Florence, KY [REDACTED]

RE: Shift Cable Failure

Reference No. 10723384

2008 Saturn Aura (Original Owner)

VIN: 1G8ZS57B68F [REDACTED]

Failure Mileage: 110,765

Failure Date: May 29, 2015

Dear National Highway Traffic Safety Administration,

I started to pull into a parking space at a shopping center, when the car in the next space wanted to back out, so I went to put my car in Reverse so I could give the other car some room to back, and when I went to move my shifter into Reverse, there were no gears I could engage with. Initially it seemed as if it started to go into Reverse, but then the whole gear shifter would just go back and forth, not engaging in any gear. I was apparently on a bit of an incline, because the car started going backwards, which I could not control, and my car rolled back across a 2 lane road in the parking lot, and stopped just short of hitting a GARDA truck (like a Brink's truck), and I was left with my car straddling the center of the 2 lanes (sideways). I could not get my car to go into any gear whatsoever. I pushed my ON-STAR button and asked for help. This was about 4:00 in the afternoon on Friday, May 29, 2015. On-Star said they were sending a tow truck right away, and I sat in the middle of the intersection for 3 hours!!! Waiting on Complete Towing of Walton, KY. Who had been called by On-Star. I am [REDACTED] years old and have MS. It was a day of high temperatures, and I was stuck in my car in the blaring sun, without any water or way to use a restroom. Traffic had to go around me. I was blocking the road which goes around the Florence Mall, Florence, KY. It was dangerous and uncomfortable to say the least.

Sam, the driver for Complete Towing came around 7 pm and said he could see that the linkage fell off and he showed me. He said either perhaps the clip had fallen or broken off.

My car was towed to the nearest authorized GM dealership, about a mile away, and the next day Mack, who worked in the Service Department for Tom Gill Chevrolet, said to me, "The Shifter Cable busted, needs to be replaced. I have the parts, will cost \$424.00." The final cost was actually, \$441.73 plus the towing service of \$89.00 for a total of \$530.73.

I have a report by the NHTSA Re: 2007 & 2008 Aura Transmission Safety. It says:

NHTSA Transmission Report Re: 2007 & 2008 Saturn Aura

"GM is working with the NHTSA to determine the nature and extent of the possible issues. IT ALSO ANNOUNCED THAT THE COMPANY WILL EXTEND THE WARRANTY ON 2007 AND 2008 SATURN AURAS TO INCLUDE FREE REPAIRS."

Office of Defect Investigation NHTSA – ODI 2007- 2008 Saturn Aura
Campaign ID #EA11015
(NHTSA ODI)

As reported by Wall Street Journal and the report continues:

"The issue involves the jacket covering the transmission shifter cable wearing out. Without proper protection the metal wires inside the cable may deteriorate and prevent the transmission from shifting into the gear selected by the driver.

The Federal Safety Agency has received more than 100 reports of such transmission failures.

The Federal Safety Agency says it has received an increasing number of complaints where the car fails to shift into the proper gear or, worse still, fails to remain stopped when Park is selected. "

I also have a report from Tech Times [REDACTED] Biz Tech Article

"GM recalls 56,000 Saturn Auras due to transmission cable problems. Recall two years late say Investigators."

Report posted on National Highway Traffic Safety Administration website:

"When the fracture occurs, the driver may not be able to select a different gear, remove the key from the ignition or place the vehicle in Park. If the driver cannot place the vehicle in Park, the vehicle could roll away and a crash could occur without prior warning."

Wrote: M. Carmen Benavides
GM Director of Field Product Investigations and Evaluations

GM said it will notify owners and replace the cable and mounting bracket for FREE.

GM is aware of 28 crashes and 4 injuries that have happened in the last 7 years due to the Saturn cable problem.

Biz Tech/Tech Times Report Continued

Although the company said it has been aware of the problem in the last 2 years it did not recall the vehicles because it already issued a:

“SPECIAL 10 YEAR, 120,000 MILE WARRANTY FOR AURA OWNERS. HOWEVER, DRIVERS HAD FIRST TO EXPERIENCE PROBLEMS WITH THEIR SHIFTERS BEFORE THE COVERAGE CAN TAKE EFFECT. As per GM, drivers will be able to feel changes in the gear selector, allowing them to notify GM for a repair.

“We decided to recall because the terms of the special coverage were beginning to expire as the vehicles aged and changed owners. And customer complaints continued even after Special Coverage was in effect.” Says GM spokesperson, Alan Adler.

Article by: Nicole Arce May 07, 2014 11:30 PM EDT

I was told by Tom Gill Chevrolet of Florence, KY., more than once, that my car did not qualify for the “special coverage”, even though I experienced the exact same problems as outlined in these reports. How criminal and insane is it to say that once the driver experiences losing all control of their car, they can then notify GM for repairs to be covered. This transmission cable failure most assuredly put me into a dangerous and compromising situation, and it was also very uncomfortable health-wise, for 3 hours in the middle of the road and traffic. I had to pay my own charges and feel this is completely unfair and unjustifiable on the part of GM. I am appealing this decision, and requesting that the charges be covered in full.

Thank you for your time, and all of the help you (NHTSA), offer to motorists in this country. May we all be safe.

Sincerely,

[REDACTED]

Florence, KY

[REDACTED]

[REDACTED]

CUSTOMER #:

INVOICE



7830 Commerce Drive · Florence, KY 41042
Phone: (859) 371-7566 · Fax: (859) 371-5110
www.tomgill.com

WINTER HAVEN, FL

PAGE 1

HOME: [REDACTED] CONT: [REDACTED]
BUS: [REDACTED] CELL: [REDACTED]

SERVICE ADVISOR: 27099 MACKENZIE J MURDOCH

COLOR	YEAR	MAKE/MODEL		VIN		LICENSE	MILEAGE IN / OUT		TAG
MARRON	08	SATURN AURA		1G8ZS57B68F			110765/110765		T99
DEL. DATE	PROD. DATE	WARR. EXP.	PROMISED		PO NO.	RATE	PAYMENT	INV. DATE	
01JAN08 IS									
01JAN08 DD			21:00 30MAY15				CASH	01JUN15	

R.O. OPENED	READY	OPTIONS:
07:31 30MAY15	11:32 01JUN15	ENG:2.4_LITER_MFI_DOHC_HO_ECOTEC TRN:A

LINE	OPCODE	TECH	TYPE	HOURS	LIST	NET	TOTAL
------	--------	------	------	-------	------	-----	-------

A CUST STATES VEHICLE WILL NOT GO INTO GEAR-TOW DRIVER SAID LINKAGE
CAME OFF

CAUSE: transmission shift cable failed

01 MAINTENANCE

79543 CP

GMCS CSSR LABOR

GMCS CSSR PARTS

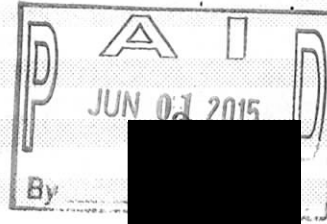
1 23237999 (S) CABLE KIT

1 25907374 (S) BRACKET

PARTS:	97.87	LABOR:	352.99	OTHER:	-25.00	TOTAL LINE A:	425.86
--------	-------	--------	--------	--------	--------	---------------	--------

110765 transmission shift cable failed replace transmission shift
cable and adjust

CUSTOMER PAY ENVIROMENTAL / SHOP SUPPLIES FOR REPAIR ORDER	10.00
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The Seller, TOM GILL CHEVROLET, hereby expressly disclaims all warranties, either expressly disclaims all warranties, either expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, and TOM GILL CHEVROLET neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of the item/items.

THANK YOU FOR THIS OPPORTUNITY TO SERVICE YOU. IT IS OUR AIM TO PERFORM ALL THE REPAIRS REQUESTED ON THIS REPAIR ORDER TO YOUR COMPLETE SATISFACTORY TELL YOUR FRIENDS, IF NOT, PLEASE TELL US IMMEDIATELY.

THANK YOU

SERVICE HOURS
M-F 7:00AM - 6:00PM
SAT. 8:00AM - 3:00PM
COLLISION CENTER HOURS
M-F 7:30AM - 5:30PM
SAT 8:00AM - NOON
PARTS HOURS
M-F 7:00AM - 6:00PM
SAT 8:00AM - 3:00PM
PARTS DIRECT
859-371-2000

"You agree that we may contact you in writing, by email, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may contact you in these other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you."

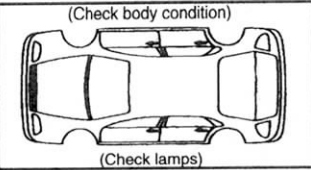
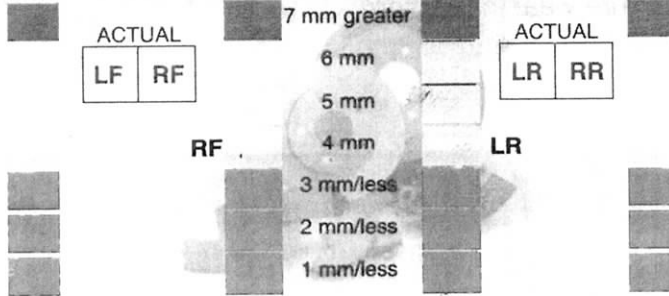
DESCRIPTION	TOTALS
LABOR AMOUNT	352.99
PARTS AMOUNT	97.87
GAS, OIL, LUBE	0.00
SUBLET AMOUNT	0.00
MISC. CHARGES	-15.00
TOTAL CHARGES	435.86
LESS INSURANCE	0.00
SALES TAX	5.87
PLEASE PAY THIS AMOUNT	441.73

Certified Service

MULTI-POINT VEHICLE INSPECTION

Name: _____ Year/Model: _____ Date: _____

Repair Order #: _____ VIN (last 8 digits): _____ Odometer: _____ Tag#: _____ License#: _____

Checked and OK		May Require Attention Soon		Requires Immediate Attention																									
WIPER BLADES  RF LF Rear (if applicable) Windshield condition Cracks _____ Chips _____		☐ OnStar active ☐ Enrolled in OVD ☐ Enrolled in DMN  ☐ Service History Check ☐ Air Conditioning Performance Remaining engine oil life: _____ % Reset: _____ N/A: _____		CHECK BATTERY  ☐ Battery health ☐ Battery cables and connections																									
CHECK TIRES AND TREAD DEPTH																													
☐ Rotation needed ☐ Rotation performed		☐ Alignment needed ☐ Alignment performed		☐ Balance needed ☐ Balance performed																									
8/32 or Greater 7/32 6/32 5/32 4/32 3/32 or Less		 (Check body condition) (Check lamps) Lowest Tread Depth: _____ /32 LF Wear Pattern Damage LR		8/32 or Greater 7/32 6/32 5/32 4/32 3/32 or Less																									
PSI@: _____ set to: _____ PSI		PSI@: _____ set to: _____ PSI		PSI@: _____ set to: _____ PSI																									
CHANGE ENGINE OIL & FILTER ☐ N/A		CHECK BRAKES/MEASURE FRONT AND REAR LININGS																											
CHECK FLUID LEVELS <table border="1"><thead><tr><th>OK</th><th>FILLED</th><th>REQUIRES ATTENTION</th></tr></thead><tbody><tr><td>☐</td><td>☐</td><td>☐</td></tr><tr><td>☐</td><td>☐</td><td>☐</td></tr><tr><td>☐</td><td>☐</td><td>☐</td></tr><tr><td>☐</td><td>☐</td><td>☐</td></tr><tr><td>☐</td><td>☐</td><td>☐</td></tr><tr><td>☐</td><td>☐</td><td>☐</td></tr><tr><td>☐</td><td>☐</td><td>☐</td></tr></tbody></table>		OK	FILLED	REQUIRES ATTENTION	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	 7 mm greater 6 mm 5 mm 4 mm 3 mm/less 2 mm/less 1 mm/less Lowest Front Lining _____ Lowest Rear Lining _____			
OK	FILLED	REQUIRES ATTENTION																											
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ADDITIONAL CHECKS (Inspect for visible leaks and visual condition)		Additional Recommended Services																											
☐ Fuel system (also including gas cap seating)		1) <i>SES lamp</i>																											
☐ Engine, transmission, drive axle, transfer case		2) <i>TPM lamp</i>																											
☐ Engine cooling system, leak/other		3) _____																											
☐ Shocks and struts - also check operation		Service Consultant: _____																											
☐ Belts: engine, power steering and/or V-drive		Technician: _____ No.: _____																											
☐ Hoses: engine, power steering and HVAC																													
☐ Engine air filter																													
☐ Passenger Compartment Air Filter																													
☐ Steering components and steering linkage		☐ Restraint system component check																											
☐ CV drive axle boots or driveshafts and U-joints		☐ Chassis components lubrication																											
☐ Exhaust system components		☐ Drive Axle (leak/other)																											
☐ Body components lubrication		☐ Evaporative control system																											

Transaction Successful

Transaction Receipt	
Merchant:	TOM GILL CHEVROLET - (FLORENCE, KY)
Date/Time:	06/01/2015 11:34:28 AM EDT
Transaction ID:	[REDACTED]
Transaction Type:	Card Sale
Entry Method:	Swiped
Amount:	441.73
Credit Card Information	
CC Type:	Mastercard
CC Number:	***** [REDACTED]
Auth. Code:	[REDACTED]
Auth. Code:	Virtual Account
Billing Information	Shipping Information
[REDACTED]	
Cardholder Authorization	
I agree to pay the above total amount according to card issuer agreement.	
----- Customer Signature	

6/4/2015 Filed OFFICIAL COMPLAINT
WITH NHTSA-ODI
SPOKE WITH DAWN
COMPLAINT REFERENCE # 10723384

Preliminary Estimate

Customer: [REDACTED]

Job Number:

Vehicle: 2008 SATU AURA XE 4D SED 4-2.4L-FI

Estimate based on MOTOR CRASH ESTIMATING GUIDE. Unless otherwise noted all items are derived from the Guide DR8IK07, CCC Data Date 6/16/2015, and the parts selected are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. 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. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor information provided by MOTOR 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 or A/M. 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 2015 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 complete 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.

CCC ONE Estimating - A product of CCC Information 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.



Tom Gill Chevrolet

Quality Repairs - Competitive Price
7830 Commerce Drive, Florence, KY 41042
Phone: (859) 371-7566
FAX: (859) 371-6238

Workfile ID:
Federal ID:

31-148-8464

Preliminary Estimate

Customer: [REDACTED]

Job Number:

Written By: Ashley Miller

Insured: [REDACTED]
Type of Loss:
Point of Impact: 12 Front

Policy #:
Date of Loss:

Claim #:
Days to Repair: 0

Owner:

Inspection Location:

Insurance Company:

Tom Gill Chevrolet
7830 Commerce Drive
Florence, KY 41042
Repair Facility
(859) 371-7566 Business

Day

VEHICLE

Year: 2008	Body Style: 4D SED	VIN: 1G8ZS57B68F [REDACTED]	Mileage In:
Make: SATU	Engine: 4-2.4L-FI	License:	Mileage Out:
Model: AURA XE	Production Date:	State:	Vehicle Out:
Color: Int:	Condition:	Job #:	

TRANSMISSION

Automatic Transmission

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Mirrors

DECOR

Dual Mirrors
Body Side Moldings
Console/Storage

CONVENIENCE

Air Conditioning
Intermittent Wipers
Tilt Wheel
Cruise Control
Rear Defogger
Keyless Entry
Message Center
Telescopic Wheel

RADIO

AM Radio
FM Radio

Stereo

Search/Seek
CD Player
Auxiliary Audio Connection
Satellite Radio

SAFETY

Drivers Side Air Bag
Passenger Air Bag
Anti-Lock Brakes (4)
4 Wheel Disc Brakes
Front Side Impact Air Bags
Head/Curtain Air Bags

Communications System

SEATS

Cloth Seats
Bucket Seats

WHEELS

Styled Steel Wheels

PAINT

Clear Coat Paint

OTHER

Traction Control
Power Trunk/Gate Release

* THE Tow TRUCK CRACKED my BUMPER GUARD.
ASHLEY 859-342-2833
Collision Center
Never Fixed

Preliminary Estimate

Customer: [REDACTED]

Job Number:

Vehicle: 2008 SATU AURA XE 4D SED 4-2.4L-FI

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		FRONT BUMPER					
2	Repl	Lower deflector	25874532	1	92.10	0.3	
SUBTOTALS					92.10	0.3	0.0

ESTIMATE TOTALS

Category	Basis			Rate	Cost \$
Parts					92.10
Body Labor	0.3 hrs	@		\$ 50.00 /hr	15.00
Body Supplies	0.3 hrs	@		\$ 2.00 /hr	0.60
Subtotal					107.70
Sales Tax	\$ 92.70	@		6.0000 %	5.56
Grand Total					113.26
Deductible					0.00
CUSTOMER PAY					0.00
INSURANCE PAY					113.26

Tom Gill Chevrolet DOES NOT accept or assume any responsibility or liability for or from the non-availability of parts.

The above is a Visible Damage Quotation, based on our inspection, and DOES NOT cover additional parts or labor which may not be evident upon first inspection of the vehicle. Quotations on parts and labor are current and subject to change.

Tom Gill Chevrolet guarantees all repairs completed on your vehicle (excluding rust) for as long as you own the vehicle.

(Authorized Signature)

(Date of Delivery)

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

NOTICE: UNDER KENTUCKY LAW, THE CONSUMER AND/OR LESSEE HAS THE RIGHT TO CHOOSE THE REPAIR FACILITY TO MAKE REPAIRS TO HIS OR HER MOTOR VEHICLE.