

## Information Sheet – Guide to Handling Expert Opinion Fees Help & Guidance for Accident Victims

### What should I do when I receive the expert report or invoice from TÜV NORD?

If you have agreed that TÜV NORD should send the expert report and invoice directly to the insurance company or your lawyer, you don't need to do anything. If not, you must send the documents to the insurance company or your lawyer yourself. You can find sample letters for this on the website below.

### Who pays for the TÜV NORD expert report?

If you are not at fault for the accident, the at-fault driver's insurance must pay for the expert report. If agreed, the insurance company will pay TÜV NORD directly. If the insurance has already sent the money to you, you must forward it to TÜV NORD. As the person who requested the report, you are responsible for payment if the insurance company refuses to cover the cost.

### What should I do if I receive a payment reminder or a demand notice from TÜV NORD?

TÜV NORD does not automatically send these reminders to your insurance company. You should immediately ask your insurer to pay and include the reminder or notice. Sample letters for this are available on the website below. If a lawyer is handling your case, send the documents to them right away.

### Can the insurance company reduce the expert's fees?

The insurance company must pay the full amount unless you violated your duty to minimize damages. Simply claiming that the fees are too high or not standard is not a valid reason for reduction. If this happens, a lawyer may be able to help.

### What does the duty to minimize damages mean?

You are allowed to take reasonable steps to fix the damage, as any practical person would. However, you cannot try to profit from it. If you do, your compensation may be reduced.

### What does concurrent assignment (Abtretung Zug um Zug) mean?

Sometimes, the insurance company will ask you to sign a "concurrent assignment" before paying the expert fees. This allows them to take your place and make any claims related to the report themselves. It is safe to sign this. Once they pay the full amount, the matter is settled, and you don't need to pay anything else.

### What happens if the insurance company refuses to pay the expert fees?

This can only happen in two situations: The insurance company denies responsibility for the accident, or they claim you failed to minimize damages (for example, by not disclosing previous damage). In these cases, you must pay the expert fees yourself.

### What if I am partially at fault for the accident?

If you share responsibility for the accident, the insurance company will only pay their share based on the agreed liability percentage. You must pay the remaining amount. If you have comprehensive insurance, you might be able to claim these costs. A lawyer can help you with this.

### What if my case goes to court?

If you take legal action, you must pay the expert fees upfront. Since legal cases can take a long time, waiting for the court decision is not an option. If you win, the other party's insurance will refund the fees, possibly with interest.

**If you have more questions that are not covered here, we are happy to assist you. You can contact us by phone or through our website.**



+49 800 80 69 600  
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