



Review Your Information

Claimant Party - "Joseph [REDACTED] Destafino"

Member Information

| First Name | Last Name | Company Name | Address | City | State | Zip | Country | Email | Phone |
|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |

Representative Information (if known)

| First Name | Last Name | Company Name | Address | City | State | Zip | Country | Email | Phone |
|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |

Respondent Party - " "

Member Information

| First Name | Last Name | Company Name | Address | City | State | Zip | Country | Email | Phone |
|------------|------------|-------------------------|-----------------|------------|-------|-------|------------|------------|------------|
| [REDACTED] | [REDACTED] | Heritage Warranty Corp. | P.O. Box 830637 | Birmingham | AL | 35283 | [REDACTED] | [REDACTED] | [REDACTED] |

Representative Information (if known)

No data



Dispute Information - "Consumer"

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| Party Filing Documents | Consumer |
| Brief Description | <p>This dispute arises from Respondent's denial of authorization and refusal to reimburse covered repairs under Vehicle Service Contract No. VHWC104769. Claimant purchased a vehicle service contract administered by Respondent, Heritage Warranty Corp., which provides coverage for qualifying mechanical repairs performed by licensed repair facilities. After the selling dealer, Impex Chevrolet GMC, performed diagnostic work on the vehicle, Claimant began experiencing exhaust fumes entering the vehicle cabin, a condition that did not exist prior to Impex's involvement and posed a potential health and safety risk. Due to this safety concern, Claimant ceased driving the vehicle and brought it to Flow Chevrolet GMC, a licensed and GM-certified repair facility, where the vehicle was taken out of service and a loaner vehicle was provided. Flow Chevrolet GMC promptly diagnosed the issue and was prepared to complete covered repairs. Respondent denied authorization and reimbursement solely on the basis that repairs must be performed at the selling dealer for a "second opinion," despite the contract permitting repairs at licensed independent repair facilities and despite extended delays, duplicative diagnostic costs, and ongoing safety concerns. Claimant appealed the denial in writing, but Respondent maintained its position and refused authorization. To mitigate further risk and damage, Claimant proceeded with repairs at Flow Chevrolet GMC at personal expense, expressly reserving all rights. Claimant now seeks reimbursement for covered repair costs and related expenses resulting from Respondent's unreasonable denial, delay, and failure to administer the contract in good faith.</p> |
| Amount of Money in Dispute | \$1,868.35 |
| Other Relief Sought | Interest Arbitration Costs |
| Virtual Hearing | Yes |
| Hearing/Mediation Locale | . |