- DATE
- RECIPIENT NAME
- RECIPIENT ADDRESS

Dear • RECIPIENT NAME:

Re: Claim for damages

I am writing further to the car accident in which your vehicle and mine were involved occurring on •DATE on •STREET NAME in •CITY.

The accident occurred as a result of your negligence by reason of your •STATE WHAT THE DRIVER DID WRONG (examples: driving though a red light; failure to obey a traffic sign; making an unsafe turn; not keeping a proper lookout, etc.)

As a result of your negligence, my vehicle sustained damage, which is being repaired by the insurance company. My vehicle has also sustained diminished value as a result of the accident. That loss is not covered by my automobile insurance policy, and therefore I am looking to you to compensate me for that loss.

The diminished value to my vehicle totals \$•AMOUNT. That amount represents the reduction in my vehicle's market value occurring after being in the accident and then repaired. In effect, the accident caused my vehicle to sustain accelerated depreciation. A reasonable person will not pay the same price for a wrecked, then repaired vehicle, as they will for a vehicle with no prior accident history. Even if the repairs are proper, the vehicle has still lost value. It is this loss for which I am seeking compensation from you – the at fault driver.

Please forward this letter to your own automobile insurer or broker as this claim may be covered by the liability provisions of your automobile insurance policy. If you or your insurance representative does not contact me within ten days of the date of this letter to make satisfactory arrangements to compensate me for the diminished value sustained to my vehicle, I will start a lawsuit against you.

Please govern yourself accordingly.

Sincerely,

YOUR NAME