

Diminished Value Claim Letter

Use this to present a diminished-value claim — the loss in resale value after a vehicle is repaired. Rules differ by state and by whether the claim is against the at-fault driver's insurer or your own. Read our diminished-value guides first.

Your name

Date

Your address

Insurance company

Adjuster name

Claim number

Their insured's name (if third-party)

Date of loss

Vehicle (year, make, model, trim, VIN, mileage at time of loss)

Re: Diminished value claim

My vehicle was damaged in the loss above and has been repaired. Because the vehicle now has an accident and repair history, its market value is lower than it would have been without the loss. I am presenting a claim for that diminished value and have enclosed the supporting evidence listed below.

Pre-loss value (\$)

Post-repair value (\$)

Diminished value claimed (\$)

How these values were determined (appraisal, dealer quotes, market listings)

Repair summary (repair cost, structural or frame repairs, parts replaced)

Please review the enclosed documents and respond in writing. I am happy to provide anything else you need to evaluate this claim.

Signature

Phone / email

Attachments

- ☐ Final repair invoice and photos
- ☐ Independent appraisal or dealer trade-in quotes (with and without accident history)
- ☐ Vehicle history report showing the accident
- ☐ Diminished value calculation (fairclaimcalculator.com/calculators/diminished-value-baseline/)