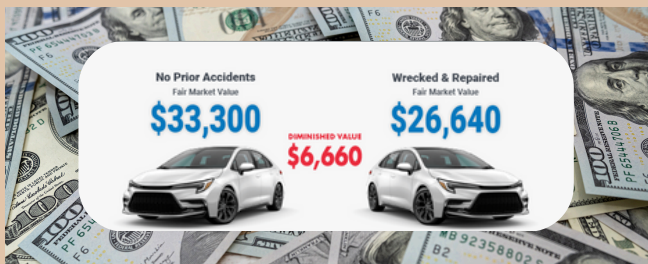




## Is the insurance company paying you all you are entitled on your property claim?

### What Is Diminished Value?

You've been in an accident, and it wasn't your fault. Your car has been repaired, but it's a known fact that a vehicle in an accident is worth less than the same vehicle without an accident history. The difference in value between your vehicle before the accident and the value after repairs is the **Diminished Value** and in Georgia you are entitled to be compensated by the insurance company for this loss.



### How To File A Claim For Diminished Value of Your Car

1. Gather all documentation pertaining to the accident - accident report, photos after accident (before and after repairs), repair invoices to send to the insurance company.
2. Get an independent appraisal that estimates how much value your vehicle lost
3. Determine the Fair Market Value (FMV) before the accident and the FMV after repairs are complete. The difference between the two is the Diminished Value of your vehicle.
4. Write a demand letter summarizing your claim and provide the specific dollar amount you are seeking.
5. If the adjuster offers less than what your appraisal shows, you can negotiate, submit additional information or get help from a professional who can help advocate for a fair amount.



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If you need assistance, contact Darcy Hodges Law for a **FREE CONSULTATION** today!

*Not all claims qualify for a diminished value payout. The age, mileage & prior damage will impact your eligibility, as will an accident with very little damage or if your vehicle is a total loss.*