

[DATE]

[CLAIMANT]
[ADDRESS LINE 1]
[ADDRESS LINE 2]

To [CLAIMANT]:

This letter is a follow up to the demand notice sent on [DATE]. Please consider this a formal demand for full reimbursement of property damage caused by the collision on [ACCIDENT DATE]. Had you carried the legally required liability insurance, we would have submitted this claim for damages to your insurance carrier. However, as you chose to drive negligently without this required coverage, we are seeking to recover these damages from you direct.

ECONOMIC DAMAGES:

As a result of your negligence, both [YOUR COMPANY] and [YOUR DRIVER] have incurred costs for damage to both person and property. **[INCLUDE IF ONLY PARTIAL REPAIRS MADE - As it was discovered early on that you did not carry the legally required automobile liability coverage, repair decisions were made to mitigate the damages and repair costs. Please understand, the repair costs would be much higher had we taken the vehicle to an outside body shop and had all damages repaired to pre-accident status.]** I have attached the repair invoices, rental bills, and medical expenses directly related this crash. Attached, see supporting documentation and photos for your review:

ITEM	COST
Completed Repair total	\$XXXXXXX
Estimate for remaining damage	\$XXXXXXX
Estimated Diminished Value	\$XXXXXXX
{HP DRIVER} Medical Provider Bills	\$XXXXXXX
{HP DRIVER} – General Damages	\$XXXXXXX
TOTAL	\$XXXXXXX

SETTLEMENT DEMAND:

The total cost of damages is [DEMAND TOTAL]. We demand the sum of [DEMAND TOTAL] to settle all claims against you as a result of this collision. If we are unable to reach a settlement, we retain the right to take further legal action against you and the demand may be considerably higher. **Please contact my office or remit payment in above amount no later than 30 days from the date of this letter.** [INSERT PAYMENT INSTRUCTIONS].

Sincerely,

YOUR CONTACT INFORMATION