**Sample Demand Letter: Claim for Vehicle Damage after a Car Accident**

August 21, 20XX

Mr. Abner Kenny  
Northern Insurance  
P.O. Box 337  
Milwaukee, WI

Re: Your insured: Jenkins Hardware  
Date of incident: July 12, 20XX  
your file number: 23SCV666 **[NOTE: Always use the insurer’s file number on all correspondence with the insurer]**

Dear Mr. Kenny:

As you know, I was involved in a collision with a van owned by your insured on Chestnut St. in Waukesha, WI. I was waiting at a stop sign, when the Jenkins Hardware van rear-ended me. I was not injured, but my car suffered a fair amount of damage, which, despite repeated phone calls, Northern Insurance has so far refused to pay for.

The Jenkins driver was obviously negligent. He rear-ended someone waiting at a stop sign. It is an open-and-shut case. **[NOTE: You want to explain all of the significant facts and then conclude with a statement that the insured is liable. If liability is relatively obvious, you don’t need to get into too much detail. If the defendant admits liability or makes any statements tending to admit that he/she was negligent, you definitely want to mention that in your demand letter. Learn more about**[**Car Accidents Caused by Negligence**](https://www.nolo.com/legal-encyclopedia/car-accidents-caused-by-negligence-29537.html)**.]**

As a result of this incident, my trunk was caved in. I have a small Honda, and small cars don’t tend to fare very well when they are hit by commercial vans. I brought it to my usual mechanic, who recommended that I go to Waukesha Body Shop, where they gave me an estimate for $4,600 for a full repair. I have attached another copy of the estimate, although I have sent it to you twice before. You also have pictures of the damage. **[NOTE: In a property damage case, you want to make sure that the adjuster has a copy of your mechanic’s estimate and photographs of the damage. Send them again, even if you are sure that the adjuster already has them.]** My car is only 2 years old, and is worth far more than that. I understand that your estimator valued the repair costs at $4,000. That is not that far off. I don’t understand why we haven’t been able to agree on a repair price.

Taking into account you’re insured’s absolute liability and my damages in this case, I demand $4,600.00 to settle this case. This is not a complex claim. If I do not hear from you in one week, I will call the Wisconsin Department of Insurance to file a complaint against you. **[NOTE: In a very straightforward claim like a property damage case, especially when you were rear-ended, if you can’t resolve the claim quickly, you should feel free to threaten the insurance adjuster with dire consequences, such as complaining to the state department of insurance or even with the filing of a claim under your state’s consumer protection act.]**

Thank you.

Very truly yours,

[Signature]  
Fred Smith