



Car Appraisals & Claims LLC

## Money Back Guarantee (MBG)\*

Diminished Value Money Back Guarantee Policy - Effective 01/01/2014:

If the claim's final settlement amount is **less than** the insurer's initial offer plus our appraisal fee, we will refund 100% of our appraisal fee.

### Terms, Conditions and Exclusions

- Initial offer: This is the amount of money offered to you by the insurance carrier **before** submitting our appraisal report to them.
- Final Settlement: This is the amount of money offered to you by the insurance carrier **after** submitting our appraisal report to them.
- All settlement offers and dates must be verified before refunds are issued.
- Vehicles with prior accidents or with damage undisclosed to us are exempt from our MBG policy. We use carfax and autocheck to check for prior accidents.
- All claim submission and follow up instructions must be followed for the transaction to qualify for our MBG.
- We cannot offer a refund if the claim goes to trial and you request our expert testimony.
- Refunds are only offered on personal claims, corporations or businesses don't qualify for MBG.
- Refunds are offered on ALL qualified claims. If your claim does not qualify for the MBG, we will tell you before you hire us.
- Refunds are only offered on Diminished Value claims.
- You can still use our appraisal for tax purposes even if we issue a full refund.
- We cannot offer a refund if the insurance company reimbursed you for the appraisal cost.
- We don't guarantee the payment of our entire appraised amounts, as claims are normally negotiated.
- We are not attorneys or accountants but auto appraisers, we do not offer legal or tax advice.
- The MBG is not applicable if you signed a release of liability form before hiring us.
- Claims outside of Georgia don't qualify for our MBG unless otherwise agreed.