

Insurance Services

Expert Insurance Solutions.

4/8/2013

John Q Public
123 Main Street
Atlanta, GA 30005

Re: Insured : John Q Public
Date of loss : 01/01/2013
Claim No. : ABC123
Vehicle : 2008 Mercedes Benz C300
VIN : WDDGF54X78 [REDACTED]

Dear Insured :

Pursuant to our conversation today, 4/8/2013, please be advised that this Insurance Company has invoked the "appraisal clause" in your policy in an attempt to settle the total loss of your above listed vehicle. We have sent an appraiser to inspect your vehicle and establish a value. Please contact your own licensed, certified automobile appraiser to represent your interests in this matter. No adjustments will be made to the current value of your vehicle if you fail to comply and we will stand on our value of \$19,500.

Your vehicle is located at:
Copart Auto
Lot# 123456789
6089 Highway 20
Loganville, Ga 30052

Your appraiser can go there to inspect your vehicle, if necessary, and prepare a vehicle evaluation, or ACV report. Once his evaluation is complete, he will negotiate the value on your behalf.

I have included your policy language as it pertains to your "appraisal clause". Should you have any questions, please contact me at the below listed number or email address.

Thank you for your attention in this matter.

Sincerely,

Insurance Adjuster

Insurance Company Adjuster
Total Loss Department
On Behalf of Insurance Company
Phone: 678-770-4040
Fax: (800) 678-4040

Appraisal Clause

You can find this clause under **Part D – Coverage for Damage to Your Auto**. This clause states the following:

APPRAISAL

A. If we and you do not agree on the amount of the loss, either may demand an appraisal of the loss. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- 1. Pay its chosen appraiser; and*
- 2. Bear the expenses of the appraisal and umpire equally*

B. We do not waive any of our rights under this policy by agreeing to an appraisal.”