100% Money Back Guarantee

Policy Version 2.0 | Effective August 31, 2026

We stand behind our work. If you buy a diminished value appraisal from Diminished Value of Georgia, follow our claim instructions, and your claim still settles at or below the Guarantee Threshold confirmed for your file, we refund your appraisal fee in full.

This is a refund of our fee. It is not a promise that any insurance company will pay a specific amount, and it is not a guarantee of any settlement result.

1. How the Guarantee Threshold is calculated

The Guarantee Threshold is the insurance company's last written diminished value offer on file at the time you pay us, plus the appraisal fee you paid.

The threshold is fixed in writing before you pay and does not change afterward, whether the carrier later raises or withdraws its offer.

> **Example.** The carrier has offered $729 in writing. Your appraisal fee is $275. Your Guarantee Threshold is **$1,004**. If your diminished value claim finally settles for $1,004 or less, you receive a full refund of the $275.

2. What counts as your final settlement

The final settlement is the total gross amount the carrier or the at fault party pays you for diminished value on this claim, before any attorney fee or cost deduction, and including any amount recovered through negotiation, appraisal, arbitration, mediation, small claims, or suit.

It does not include repair costs, rental reimbursement, storage, towing, medical payments, bodily injury, loss of use, or any other category of damage.

3. Which claims qualify

All of the following must be true on the date you pay:

✓ We confirmed in writing, for your specific claim, that the guarantee applies.

✓ The vehicle was damaged in a collision, was repaired, and you can produce the final repair invoice.

✓ The responsible carrier has accepted liability, or liability is not in dispute.

✓ You have not signed a release of liability or otherwise settled the property damage portion of the claim.

✓ The claim is within the Georgia statute of limitations for property damage, four years from the date of loss under O.C.G.A. 9-3-31.

✓ The vehicle has a clean title, was not declared a total loss on this claim, and had no undisclosed prior damage.

✓ The information you gave us about the vehicle, the damage, the mileage, and the offer is accurate and complete.

4. What you agree to do

The guarantee is conditioned on your participation. You agree to:

- Submit our report and our demand letter to the carrier within 15 calendar days of delivery, without altering the report.
- Follow the written follow up schedule we give you and keep contacting the adjuster on that schedule.
- Forward every written response from the carrier to us within 5 business days of receiving it, and tell us promptly about anything said by phone.
- Give us the chance to rebut any carrier evaluation before you respond to it.
- Not accept, sign, or settle for an amount at or below the Guarantee Threshold without our written agreement first.
- Work the claim with us for at least 60 calendar days from the date we deliver the report before treating any offer as final.
- Obtain the carrier's final written position before you close the claim.

5. What the guarantee does not cover

No refund is due if any of the following occurs:

- ✕ You settle, sign a release, or accept payment at or below the threshold without our written agreement.
- ✕ You miss the submission deadline, stop following up, or go silent with us or the carrier for more than 30 days.
- ✕ You withdraw or abandon the claim, or let the statute of limitations run out.
- ✕ The information you provided was inaccurate or incomplete, including prior damage, mileage, repair scope, or the amount already offered.
- ✕ The carrier denies or disputes liability after you order, the at fault driver is uninsured or underinsured, or coverage limits are exhausted.
- ✕ The vehicle is reclassified as a total loss, or repairs are not completed.
- ✕ An attorney or other representative takes over the claim and settles it outside our process without our written agreement.
- ✕ You cannot produce the documents listed in section 6.
- ✕ The refund request is submitted after the deadline in section 6.

The guarantee covers the appraisal fee only. It does not cover hourly settlement service fees, inspection travel fees, filing fees, arbitration or umpire costs, attorney fees, or any other expense.

6. How to request your refund

Reply to the email containing your written guarantee confirmation, within 30 calendar days after your claim settles or after the carrier issues its final written refusal. Include:

- The carrier's final settlement letter, payment breakdown, or copy of the check.
- Copies of your correspondence with the adjuster showing you submitted the report and followed up.
- A short statement that you met the obligations in section 4.

We review within 10 business days and, if approved, refund to the original payment method within 10 business days of approval. One guarantee applies per appraisal purchased. The guarantee is not transferable and cannot be combined with any other discount or promotion.

7. What is included with your appraisal

Your appraisal fee covers the USPAP compliant valuation report, a demand letter you send to the carrier, and email rebuttal support if the carrier questions our report. You negotiate and settle your own claim. If you want us to negotiate on your behalf, that is our separate hourly Settlement Service and requires your written authorization.

8. General terms

We are licensed appraisers, not attorneys. Nothing in this policy or in our reports is legal advice, and we do not represent you in any legal proceeding.

Our total liability under this guarantee is limited to the appraisal fee you paid.

This policy is governed by the laws of the State of Georgia. We may update it at any time. The version in effect on the date of your written guarantee confirmation is the version that applies to your file.

Questions before you order? Call 678-404-0455. We will tell you honestly if we do not think your claim is worth pursuing.

Diminished Value of Georgia

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