

Date: [Insert Date]

To: [Third-Party Insurance Company Name]

Claim Number: [Insert Claim Number]

Policy Number: [Insert Policy Number, if known]

Insured Party: [Insert Name of At-Fault Party]

RE: Notice of Total Loss and Salvage Value Determination

Dear [Adjuster Name or Claims Department],

I am writing regarding the property damage claim involving my vehicle, a [Year, Make, and Model], which was involved in an accident with your insured on [Date of Accident].

Based on the damage assessment and repair estimates, it has been determined that the cost of repairs exceeds the actual cash value of the vehicle. Therefore, the vehicle is being declared a total loss.

Please find the valuation details below for your review and settlement:

- **Actual Cash Value (ACV):** \$[Insert Amount]
- **Applicable Sales Tax:** \$[Insert Amount]
- **Title/Registration Fees:** \$[Insert Amount]
- **Gross Settlement Total:** \$[Insert Total Amount]

Regarding the salvage of the vehicle, I intend to proceed with the following option:

[Select one option below and delete the other]

Option 1: Full Settlement. I will release the vehicle and the title to your company in exchange for the Gross Settlement Total listed above. Please provide instructions for the vehicle pickup and title transfer.

Option 2: Owner Retention. I wish to retain the salvage vehicle. Please deduct the documented salvage value of \$[Insert Salvage Quote Amount] from the Gross Settlement Total and issue payment for the remaining balance of \$[Insert Net Amount].

Attached are the supporting documents, including the valuation report, repair estimate, and salvage quotes. I look forward to receiving your settlement offer and resolving this claim within [Insert Number of Days] business days.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]