

[Date]

[Claimant Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

**Subject: Notification of Total Loss and Salvage Value Assessment**

Dear [Claimant Name],

We have completed the inspection and damage appraisal for your vehicle listed below:

- **Year:** [Year]
- **Make/Model:** [Make/Model]
- **VIN:** [Vehicle Identification Number]
- **Claim Number:** [Claim Number]

Based on the estimated cost of repairs compared to the Actual Cash Value (ACV) of the vehicle, we have determined that your vehicle is a total loss. This means the cost to return the vehicle to its pre-accident condition exceeds the threshold defined by state law or policy guidelines.

**Valuation Summary:**

- Actual Cash Value (ACV): \$[Amount]
- Applicable Deductible: \$[Amount]
- **Net Settlement Amount (If title is transferred): \$[Amount]**

**Salvage Option:**

If you choose to retain the vehicle in its current condition, we will deduct the assessed salvage value from your settlement. The salvage value for this vehicle has been assessed at: **\$[Amount]**.

If you retain the salvage, your net payment will be: **\$[Amount]**.

**Next Steps:**

1. Please remove all personal belongings from the vehicle immediately.
2. Locate the vehicle title and any spare keys.
3. Contact your adjuster at [Phone Number] or [Email Address] to confirm if you wish to transfer the title to us or retain the salvage.

Please note that if you choose to keep the vehicle, you may be required to obtain a "Salvage Title" or "Branded Title" through the Department of Motor Vehicles before the vehicle can be legally operated or sold.

Sincerely,

[Adjuster Name]  
[Company Name]  
[Department]