

## **Step 1. I received a letter of demand but not an itemised invoice/quote of damages**

It is not unusual that the first thing you receive is a letter of demand asking for a lump sum. If you have received a letter of demand but not an itemised statement of damages, it is advisable to ask the other party or their insurer for copies of:

1. itemised bills,
2. photos of the damage, and the car more generally,
3. assessor's reports etc.

LawAccess has an [example of a request for more information from another party](#), which you may find helpful. Be realistic! Remember fixing cars can be expensive! Whether it seems a bit high or the amount sounds right it is still a good idea to obtain an itemised statement of damages. You should note there is no legal right for you to force the insurer to provide you with an itemised quote when you are negotiating – however most insurers will agree to try and reach some resolution with you. Now choose from the following: