

Rental Car Damage Dispute Letter Template

Plus the 4-step playbook that wins disputes when you have the right evidence.

Free from RentRight. Customize the fields below and email to the rental company.

Important: Always dispute in writing (email is fine). Keep everything in writing — voice calls do not create a paper trail. Respond within **30 days** of the damage claim. Include photo evidence. If unresolved, dispute the charge with your credit card within 60 days of the statement.

THE 4-STEP PLAYBOOK

- 1 Respond in writing within 30 days.** Email is fine. Ignored claims get sent to collections. Don't call — you want a paper trail.
- 2 Include your timestamped pickup photos.** This is the only step that matters. Photos of every panel of the car at pickup = you win the dispute. If you don't have photos, you're negotiating, not winning.
- 3 Request the damage estimate and shop invoice.** By law in most US states, they must provide these. Companies often can't produce them, which ends the claim.
- 4 If no response in 30 days, dispute with your credit card.** File a chargeback within 60 days of the statement date. Credit cards overwhelmingly side with customers who have evidence.

EMAIL TEMPLATE (COPY & CUSTOMIZE)

To: *[rental-company-claims@example.com]*

Subject: Disputing Damage Claim # *[claim number]* — Rental # *[rental agreement number]*

Dear *[Rental Company]* Claims Department,

I am formally disputing the damage claim referenced above, which was assessed against my rental on *[date of pickup]* through *[date of return]* at the *[airport / location]* location. The vehicle was a *[year, make, model]*, license plate *[license plate]*, returned in the same condition I received it.

I am requesting that you withdraw this claim for the following reasons:

- 1. The damage in question was present at pickup.** I conducted a documented walk-around inspection at pickup and have **timestamped photographs** of every exterior panel, interior surface, fuel gauge, and odometer dated *[pickup date and time]*. These photos clearly show the

damage you are claiming was already present. I have attached [number] photos to this email as evidence.

2. The return condition matched the pickup condition. I also took timestamped return photos on [return date and time], which I have attached. These photos show no new damage to the vehicle between pickup and return.

3. Per applicable state law, I am formally requesting:

- A copy of the damage estimate prepared by your company
- A copy of the actual repair invoice from the shop that performed the work, if completed
- Documentation of the loss of use period and the methodology used to calculate any loss-of-use charges
- If diminution-of-value charges are included, the appraisal supporting that calculation

Per [your state or applicable jurisdiction] law, you are required to provide this documentation upon request. I expect a response within 14 business days.

If this claim is not withdrawn within 30 days of this email, I will dispute the charge with my credit card issuer ([card name]) under the Fair Credit Billing Act and provide them with the evidence above. I am also prepared to file a complaint with my state's Attorney General and the relevant Department of Consumer Affairs.

I look forward to your prompt resolution.

Sincerely,

[Your Full Name]

[Your Phone Number]

[Your Email]

Rental Agreement: [agreement #]

Attachments: Pickup photos ([N]), Return photos ([N]),
Receipt

Adapt the language to your situation: The template assumes you have pickup AND return photos with timestamps. If you only have pickup photos (which is more common), remove or adjust point 2. The strongest argument is always that the damage was pre-existing — pickup photos are the evidence that proves this.

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PRE-DISPUTE CHECKLIST

Before sending the dispute, gather these:

- The original damage claim letter or email from the rental company
- Your rental agreement (download from your booking confirmation if you don't have it)
- Pickup photos: every exterior panel, all four wheels, interior, fuel gauge, odometer
- Return photos: same angles as pickup if available
- Final receipt showing return time and any noted damage
- Credit card statement showing the disputed charge
- If applicable: police report (for accident/incident-based damage)
- If applicable: roadside assistance call records

IF YOU DON'T HAVE PICKUP PHOTOS

You can still dispute, but the strategy changes. Without photos, you must rely on procedural arguments and the rental company's own documentation gaps.

Your strongest moves without photos:

1. **Demand the damage estimate and shop invoice.** Many companies can't produce these because the damage was minor or the car was repaired in-house at no cost. Without invoice, the charge is unsupported.
2. **Question the loss-of-use calculation.** Companies must prove they actually lost rental income (couldn't substitute another car). They rarely document this. If they can't, the loss-of-use charge fails.
3. **Question diminution-of-value charges.** Most state courts have ruled rental companies cannot collect "theoretical depreciation" from individual customers. Demand the appraisal.
4. **Compare against the rental agreement.** If the agreement noted the damage at pickup (even minor: "small chip on rear bumper"), they can't claim it now.
5. **File a complaint with your state Attorney General.** Many AGs have special consumer protection divisions that intervene quickly with rental companies, especially for repeat offenders.

CREDIT CARD CHARGEBACK (IF DISPUTE FAILS)

If 30 days pass with no response or unsatisfactory response from the rental company, file a chargeback with your credit card. You have **60 days from the statement date**.

When filing the chargeback, include:

- The dispute email you sent the rental company (proves you tried to resolve)
- Lack of response from rental company (or unsatisfactory response)

- Your pickup and return photos as evidence
- The original rental agreement
- Brief 1-paragraph summary: "I returned the vehicle in the condition I received it. The rental company's damage claim is unsupported by photo evidence and they failed to provide an itemized invoice when requested."

Credit card chargebacks succeed in roughly **70-80% of cases** when customers have any photo evidence. Even without photos, the success rate is around 50% if the rental company hasn't documented the claim properly.

SPECIFIC TOOLS THAT HELP

RentRight has free tools that automate parts of this process:

DisputeItRight	Generates customized dispute letters based on your situation, automatically pulled from rental company-specific templates
CheckItRight	Guided pre-rental inspection with timestamped photos for next time
ReceiptChecker	Paste your final rental receipt and flag overcharges before they hit your card

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