

The following three clips are samples of my SEO writing for legal blogs. The clients' names are redacted, but the samples are still copyrighted and unavailable for sale or reposting.

Sample 1: Diminished Value Due to an Auto Accident: What You Need to Know

We all know our vehicles will depreciate in value naturally over time. This natural depreciation, due to the natural wear and tear a vehicle experiences as it's used over the years, is something you can plan for.

But what happens when a sudden and unexpected incident, like an auto accident, occurs, forcing your car or truck to suddenly diminish in value? When you have a car accident, you're going to have to deal with this when you make a claim on your insurance, and understanding the terms will help you make sure the insurance company gives you every dime you're due.

Types of Diminished Value

There are three types of diminished value, and how and whether you can receive compensation for them are governed by state law.

Repair-related diminished value — When repairs aren't sufficient to bring the vehicle back to the same value as it was prior to the wreck.

Claim-related diminished value — When due to the insurer's direct involvement, the vehicle is not restored to its pre-wreck condition value. This can be due to incomplete repairs, repairs that aren't sufficiently performed, etc.

Inherent diminished value — If your vehicle has been in an accident, it's inherently perceived, rightly or wrongly, to be worth less than a similar vehicle that hasn't been in an accident.

It's important to note that, especially with the last type, because consumers can discover this information prior to purchasing by running a Car Fax report, it's vital that you seek any diminished value claims during your claims process, lawsuit and/or before you sell the vehicle.

Diminished Value Law in Maryland

In general, you can get compensation for diminished value claims in Maryland only if you're involved in an accident and are the owner of the car involved. You must also make the claim against the at-fault driver's policy, rather than your own.

It's generally wise to get experts involved here. Not just lawyers (though that's always a good idea), but a vehicle expert, as well. While publications like Kelley Blue Book do publish asking prices of vehicles that have been in accidents, a professional can evaluate the specific damage done to your car and may be able to provide evidence your vehicle sustained a higher diminished value than is published in those sources, potentially entitling you to a larger sum.

While you can certainly hire your own expert, a qualified Maryland car accident attorney can locate the most qualified sources. There's no guarantee a judge will allow the testimony of a body shop employee, for example, because while they're experts on damage, they aren't experts on diminished value. Additionally, it's vital that the individual you choose be qualified to testify in court in case your claim goes in that direction.

That said, it may become important to be able to prove your vehicle was already in good condition prior to the accident. Always save your mechanics records, receipts for parts, oil change and other regular maintenance receipts, etc. It may also be helpful if you have the ability to get your regular mechanic to put details about your car's condition prior to the accident in writing.

You should be aware that if your car is newer (especially if it was worth a lot of money), the diminished value will likely be greater than if you drove an older-model car or truck or one that wasn't worth as much to begin with.

If you were injured in the accident and are hiring an attorney anyway, it's a good idea to talk to them about diminished value prior to them negotiating with the insurance company regarding your injuries, as they may be able to negotiate a higher sum for diminished value at the same time. If you weren't injured, it still may be a good idea to hire an attorney if you can't get the insurance company to budge on the diminished value sum they're offering you, especially if you have or feel you can obtain proof of additional diminished value above and beyond what reputable sources like Kelley Blue Book say your vehicle after an accident is worth.

If you're in the Baltimore area and have been in an accident involving injuries or diminished value, contact the Baltimore auto accident lawyers at [REDACTED] for a free consultation.

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