

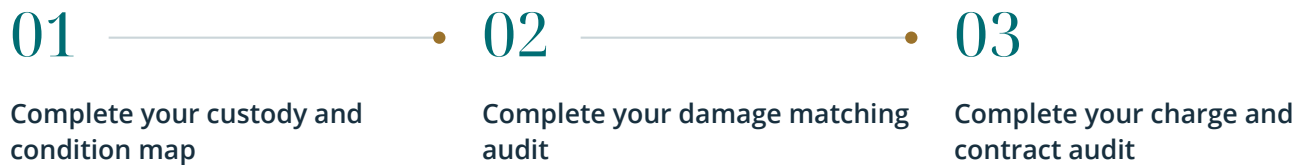


VEHICLE & PROPERTY

Rental-Car Damage Charge Audit Workbook

Audit a rental company's damage demand against the alleged damage, contract, custody timeline and itemized charges, then prepare a focused factual response.

WHAT THIS WORKBOOK HELPS YOU DO



For people handling accident-related paperwork and preparing clear, evidence-backed questions.

Use it on screen or on paper. Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

Scope. Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

A practical order

- 01** Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.
GUIDANCE / PAGES 03-06
- 02** Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.
EXAMPLES / PAGE 07
- 03** Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.
WORKSHEETS / PAGES 08-11

Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

Before a deadline. Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

Identify the demand and deadlines

Save the full demand, delivery record, attachments and account statement. Verify the sender through the rental company's official contact route before sending personal information or paying. Record the agreement number, vehicle, alleged incident, amount and response date. Distinguish the rental branch, claim administrator and any collector. Do not ignore a demand because another driver caused the crash or an insurer is investigating. This workbook organizes an audit; it does not decide liability, extend a deadline or replace advice about collection notices or litigation.

Reconstruct rental custody

Build a custody timeline from pickup to return and any later inspection. Preserve original photographs, condition reports, mileage and key-return confirmation. Record authorized drivers and events accurately. Do not alter timestamps or invent a clean-return inspection. A gap between return and a later damage report is a question to investigate, not automatic proof that the renter has no responsibility. Show who had the vehicle and what evidence exists at each stage. Mark missing evidence explicitly rather than filling the gap with a convenient assumption.

RELATED WORKING SHEETS

- Custody and condition map
- Response and payment reconciliation

Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 2

02

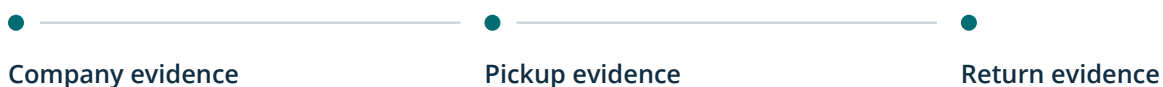
Match damage to existing evidence

Identify each alleged damage item by vehicle area, description and company image or estimate reference. Compare it with pickup and return records. A photograph must show the disputed area clearly before it supports a conclusion. Separate documented prior damage, new damage and unclear images. If you cannot tell whether two marks match, say so. Avoid technical claims about repair necessity unless supported by a qualified professional. The result should be a specific factual question, such as why an existing documented dent appears in the demand, rather than a blanket accusation.

Read the applicable agreement

Obtain the terms that applied to the actual rental, including accepted waivers and any relevant business agreement. Record the clauses cited in the demand and request missing pages. The FTC explains that rental protection and waivers have conditions; a product name alone does not resolve responsibility. This workbook does not determine personal-policy, card-benefit or employer-coverage priority. Notify already-identified providers as their terms require and seek qualified help using the actual policy documents for that analysis. Keep this audit focused on the rental demand's facts, contract and claimed amounts.

Compare evidence that clearly shows the same disputed vehicle area.



Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 3

03

Audit each charge category

Separate repairs, towing, storage, administration, claimed loss of use and other items. Record the amount, calculation period, supporting document and contract clause for each. Avis's U.S. FAQ describes its damage process and certain additional charges, but the company's position is not universal law. Ask what supports the actual demand under the applicable agreement and law. Check arithmetic, duplicate items and credits without assuming every unfamiliar fee is unlawful. Label whether the evidence is an estimate or actual invoice because they may raise different questions.

Request missing substantiation

Request only the missing information needed to evaluate specific gaps: dated condition images, an itemized estimate, relevant agreement pages, repair dates or the basis of a claimed loss-of-use period. Keep the request neutral and retain a sent copy. Asking does not guarantee every document or suspend a deadline. Avoid allegations of fraud without evidence. Where an existing insurance or benefit claim is involved, coordinate through the established authorized channel, minimizing unnecessary personal data and duplicate submissions. Identify exactly how each requested item would clarify the demand.

RELATED WORKING SHEETS

- Charge and contract audit
- Response and payment reconciliation

Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 4

04

Review responses and coordinate claims

Update the audit line by line when the response arrives. Mark each item resolved, partly explained or unanswered and state why. Keep the company demand, your evidence and insurer position distinct. Avis says pursuing an at-fault third party does not necessarily remove the renter's contractual obligations under its agreement; treat that as a reason to stay engaged, not a ruling on your case. Obtain qualified advice about unresolved legal or collection issues. Never use a payment-card dispute as a substitute for truthful facts and contract review.

Reconcile and close

Reconcile payments, waivers, insurer contributions, credits and remaining charges. Request a final statement and confirm whether another administrator has a related open demand. A verbal promise to review the bill is not cancellation. Retain the evidence, applicable agreement and final correspondence after resolution. If contested, identify the exact unresolved amount and next professional or agency step. Finish with a clear record of what was alleged, what was substantiated and what was resolved, rather than a promise that the balance must become zero.

RELATED WORKING SHEETS

- Response and payment reconciliation
- Charge and contract audit

Sources for this page: [1], [2]. See the linked source guide.



FICTIONAL EXAMPLES

Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

01 Example 1

Audit each category separately.

Illustrative demand: \$1,900 repairs + \$300 claimed loss of use + \$150 administration = \$2,350. Correct arithmetic does not establish the contract or evidentiary basis of each charge.

02 Example 2

Use photographs only for what they show.

A pickup image clearly shows the bumper dent but not the windshield. It supports a bumper question, not a claim that the windshield was undamaged.

03 Example 3

Trace credits.

The company receives \$1,900 from an insurer. Request an updated statement without assuming the remaining \$450 is automatically valid or waived.



WORKSHEET 1

01

Custody and condition map

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Pickup/return time

Location

Vehicle reference

Authorized driver

Condition report

Photo IDs/timestamp source

Key-return proof

Later inspection

Evidence gaps

Related guidance: [Identify the demand and deadlines](#)



WORKSHEET 2

02

Damage matching audit

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Damage item

Vehicle area

Company evidence

Pickup evidence

Return evidence

Match/mismatch/unclear

Professional opinion

Question

Response

Related guidance: [Match damage to existing evidence](#)



WORKSHEET 3

03

Charge and contract audit

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Category

Amount

Rate/days/calculation

Agreement clause

Estimate/invoice

Duplicate/credit check

Explanation requested

Status

Related guidance: [Audit each charge category](#)



WORKSHEET 4

04

Response and payment reconciliation

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Sender verified

Deadline/source

Documents requested

Response date

Existing claim reference

Payments by party

Credits

Disputed balance

Final statement

Related guidance: [Review responses and coordinate claims](#)



READINESS REVIEW

Check the file before using it

REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Sender/rental verified?
- ☐ Deadline preserved?
- ☐ Custody evidence complete?
- ☐ Charges separately supported?
- ☐ Existing providers notified as required?
- ☐ Final balance confirmed?

What still needs attention

Open fact or decision, who can resolve it, and the source needed

Completion standard. The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



ACTION PLAN

Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

Separate decisions. A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



REFERENCE GUIDE

Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

[1] Federal Trade Commission

Describes rental charges, coverage/waiver options and conditions affecting protection. Scope: Actual contracts and applicable law control.

<https://consumer.ftc.gov/articles/renting-car>

[2] Avis

Describes Avis U.S. damage administration, conditional LDW treatment and claimed loss-of-use/administrative charges. Scope: Company process and position, not independent legal authority or a rule for other providers.

<https://www.avis.com/en/customer-service/faqs/usa/claims-accident>

Keep the scope clear

No guarantee a demand or fee is invalid.

No false chargebacks, altered evidence or ignoring notices.

Resolve coverage-priority questions separately using the actual policy documents and qualified help.