

Rental Car Loss of Use Toolkit

Louisiana checklist for rental, delay, and documentation disputes

Two Buckets to Track

- Bucket A: your own rental reimbursement coverage, if you purchased it in your policy.
- Bucket B: reasonable alternative transportation costs tied to delay or deprivation of use while the claim is being handled.

Quick reminder

Keep every conversation dated. A clean timeline is often the difference between “reasonable delay” and “unreasonable delay.”

What to Save in the First 72 Hours

- Photos of the vehicle and visible damage, including the odometer and the license plate.
- Towing and storage receipts, plus where the car is stored.
- Rental receipts or rideshare logs with dates and the reason for each trip.
- Body shop intake date, estimate date, and any supplement dates.
- Adjuster emails or texts showing approvals, requests, or silence.

Repair Timeline Worksheet

Event	Date	Who	Proof
Claim reported			Email, claim #
Inspection scheduled			Text/email
Estimate approved			Approval timestamp
Supplement submitted			Shop note
Parts ordered			Parts email
Repair complete / total			Invoice / valuation

Infographic: Evidence Blueprint

Documentation steps for rental, delay, and loss-of-use proof

Rental Car & Loss of Use Evidence Blueprint (Louisiana)

Use this to document reasonable transport

- 1) Separate Buckets**

Keep PD and injury claims separate.
Track what each pays.
- 2) Build a Timeline**

Write down intake estimate, and parts dates.
- 3) Save Transport Proof**

Save receipts and dates for each day without your car.
- 4) Log Insurer Delays**

Log adjuster calls and unanswered requests.
- 5) Avoid Broad Releases**

Do not sign broad releases for a property check.

First 72 Hours Checklist

- Photos + vehicle condition
- Tow/storage invoice
- Rental receipts with dates
- Adjuster messages
- Body shop timeline
- Parts delay proof

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Infographic: Defense vs Evidence

Common pushback and the record that answers it

Defense vs Evidence	
Rental & Delay Disputes	
Pair each defense angle with a dated	
Insurance Defense	Evidence Anchor
You did not need a rental.	Work schedule School pickups Medical visits No spare car
The shop caused the delay.	Status updates Parts emails Approval stamps Supplement dates
Your rate is too high.	Comparable quotes Same class rental Daily cap proof
We paid—sign this release.	Review language Limit to PD only Keep injury open
We were not the problem.	Call log + emails 5-business-day gap Written demand date

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Free Case Review

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If you are paying out of pocket for a rental, dealing with repair delays, or getting pressure to sign paperwork, we can help you build a clean file and push back with evidence.

How We Help (No Hype)

- Evidence triage: we gather the repair timeline, rental records, and the communication log.
- Deadline spotting: we flag the dates that matter before the record gets messy.
- Insurer strategy: we control the narrative and keep property damage and injury issues separated.
- Trial-ready preparation: we organize proof as if the case could be litigated.

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This toolkit is general information and not legal advice. Outcomes depend on specific facts.