CRASH DAMAGE ASSESSMENT
AND VALUATION REPORT

Report WCR-SAMPLE-001 **Date** 12 November 2026 **Assessed by** William Holloway, Cytech Level 3 mechanic

Sample report. The owner, the bike and every price are fictional. Not for use in a claim.

CONCLUSION

BEYOND ECONOMICAL REPAIR

COST TO REPAIR	VALUE BEFORE INCIDENT	NEW EQUIVALENT	KIT AND ACCESSORIES
£1,376	£620	£1,300	£190

1. THE BIKE

Make and model	**Sample Bikes Strada 2 (fictional model)**
Model year	**2022**
Type	**Road bike, aluminium frame, carbon fork**
Drivetrain and brakes	**Shimano Tiagra 2x10, mechanical disc brakes**
Size and colour	**56 cm, grey**
Frame number	**SB22-000000**
Bought	**March 2022, new, for £1,150 (receipt supplied)**

2. OWNER AND INCIDENT

Owner	**A. Sample (fictional)**
Claim reference	**Not supplied**
Incident date	**14 October 2026**

As reported by the owner. The owner reports being struck on the left side by a car pulling out of a side road at low speed. The bike went under the front of the car and the rider was thrown clear.

3. WHAT THIS ASSESSMENT IS BASED ON

- 14 photographs of the bike and kit, supplied by the owner on 9 November 2026
- 2 photographs of the bike taken before the incident
- The purchase receipt, dated March 2022
- The owner's written account of the incident

Drafting and price research for this report were assisted by AI software. I have checked every finding and figure, and the conclusions are my own.

4. FINDINGS

	PART	WHAT THE PHOTOGRAPHS SHOW	RECOMMENDATION	PART COST
1	**Frame (aluminium)**	Crease across the left chainstay about 60 mm ahead of the dropout, with cracked paint around it (photos 4, 5). Rear wheel sits off-centre between the stays (photo 6).	Replace. A creased aluminium tube cannot be safely straightened.	**£650** frame and fork
2	**Fork (carbon)**	Scuffing and a paint chip on the outside of the left leg (photo 7). No crack visible, but the fork took a direct side load.	Replace. Carbon can be damaged inside with nothing showing on the surface.	with frame
3	**Rear wheel**	Rim buckled with a flat spot, and two spokes broken (photo 8).	Replace.	**£140**
4	**Rear derailleur and gear hanger**	Derailleur cage bent inwards and hanger twisted (photo 9).	Replace both.	**£63**
5	**Left gear and brake lever**	Lever body cracked at the clamp and lever blade bent (photo 10).	Replace.	**£95**
6	**Handlebar**	Deep scoring on the left drop under the torn tape (photo 10).	Replace. A bar that has taken a hard impact should not be reused.	**£40**
7	**Bar tape**	Torn through on the left side (photo 10).	Replace.	**£18**
8	**Saddle**	Cover torn on the left edge and left rail bent (photo 11).	Replace.	**£45**
9	**Pedals**	Left pedal body cracked (photo 12).	Replace as a pair.	**£30**

SAMPLE

	PART	WHAT THE PHOTOGRAPHS SHOW	RECOMMENDATION	PART COST
10	**Front wheel, chain, cassette, brakes**	No damage visible in the photographs.	Check during the rebuild.	in labour
11	**Cables and sundries**	Needed for any rebuild onto a new frame.	Replace.	**£25**
			Parts	**£1,106**
			Labour: strip the bike, rebuild onto the replacement frame and fork, set up and test (4.5 hours at £60)	**£270**
			Cost to repair	**£1,376**

5. CONCLUSION

Repairing this bike would cost about £1,376. That is more than its value before the incident (£620) and more than the price of a new equivalent (£1,300). In my opinion the bike is beyond economical repair.

6. VALUATION

Condition before the incident. Good. The two earlier photographs show a clean bike with no visible damage and part-worn tyres.

BASIS	HOW THE FIGURE WAS REACHED	AMOUNT
Value before the incident	Second-hand value of this model in good condition at four years seven months old, from comparable bikes on sale in the UK on the report date. A live report lists each comparable and where it was found.	**£620**
New equivalent today	UK retail price of the closest current model of the same grade. A live report names the model, the retailer and the date the price was checked.	**£1,300**

Which figure applies depends on the policy or the basis of the claim. Your insurer or solicitor will confirm it.

7. KIT AND ACCESSORIES

ITEM	WHAT THE PHOTOGRAPHS SHOW	REPLACEMENT
Helmet	Scuffed on the left side (photo 13). A helmet is a single-impact item and should be replaced after any crash.	**£65**
Jacket	Left sleeve torn through (photo 14).	**£90**
Rear light	Lens smashed (photo 8).	**£35**
	Kit and accessories	**£190**

8. LIMITS OF THIS REPORT

- This is a desk-based assessment made from photographs and information supplied by the owner. I have not handled or ridden the bike.
- Photographs cannot show internal or hidden damage. Carbon parts in particular can be damaged with no mark on the surface, which is why I recommend replacing any carbon part that took a direct load.
- The bike should not be ridden. Keep it, and every damaged part, until the claim is settled, because an insurer may ask to inspect them.
- The account of the incident is the owner's. I have not looked into how it happened or who was at fault.
- Prices are UK retail prices including VAT on the date of this report, and they will change.
- This report is written for insurance claims and for claims being settled before court. It is not a court expert report. If one is needed, ask before relying on this document.

9. DECLARATION

I have no financial interest in the outcome of this claim. My fee for this report is fixed and does not depend on the result.

William Holloway
Cytech Level 3 mechanic
The Workshop, Comrie Croft, Crieff PH7 4JZ

Sample only. Not signed.

Signature and date

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