Sample Car Accident Demand Letter for Serious/Long Term Injuries

January 1, 2015

NoName Insurance Company

Mr. Joe Adjuster

12345 Any Street

Hometown, CA  91111

Re: Joe HurtsAlot

Claim Number: 123-4567

Name of Insured: Ms. Jane RanARed

Date of Loss: December 21, 2014

Dear Mr. Adjuster:

On December 21, 2014, your insured, Ms. Jane RanARed, collided with my 2005 Toyota Camry at the corner of First and Main in OurTown, MA. Ms. RanARed, driving a 2001 Honda Civic, negligently ran a red light and crashed into the front, driver side of my car causing $2,000 in damage. The attached police report shows Ms. RanARed was at fault, and she received a ticket for the accident.

Immediately after the accident, I was taken by ambulance to OurTown Hospital’s emergency room where I was x-rayed and examined. My doctor determined that I suffered severe bruising to my upper body, right arm, and hip. I also suffered soft tissue damage to my neck and back. I was treated and released from the hospital, prescribed medication, including Vicodin, for pain, and instructed to stay in bed for a few days to allow my injuries to heal

Over the course of the next five days, I was in severe pain. The pain was so severe that it not only prevented me from working my job as a grocery store manager, but also left me unable to sleep at night. After five days, I followed up with my physician, Dr. Friendly, who told me to continue icing my injuries and taking my prescription medication. Dr. Friendly prescribed physical therapy to assist my recovery. Thus far, I have worked with Bill BigLifter RPT for three sessions per week for two weeks. I’ve also been doing stretching and strengthening exercises at home.

My medical bills currently total $3,500, and are detailed as follows: (Copies of bills are attached.

* Ambulance: $650
* Hospital E.R., x-rays, neck brace: $500
* Dr. Friendly visits: $1000
* Bill BigLifter RPT: $1250
* Prescription Vicodin: $100

Due to my inability to work, I have lost wages in the amount of $1500. (Documentation is attached).

As a result of the damage to my car caused by your insured’s negligence, I was forced to rent a vehicle for one week at a cost of $500, in order to attend physical therapy. (See documentation attached.)

My total expenses, including property damage, medical bills, lost wages, and additional expenses resulting from your insured’s negligence, now stand at **$7,500**. I have also been subjected to considerable pain and suffering as a result of my neck and back pain, for which I believe I should be compensated in the amount of $5,500.00. Please let this correspondence serve as a formal demand for settlement of the instant claim in the amount of **$13,000**, inclusive of all expenditures and compensation for my pain and suffering. I’d kindly ask that you please respond to this demand, in writing, within 15 days. Should you fail to do so, I will be left with no choice but to initiate court proceedings against your insured. Please feel free to contact me with any questions.

Best Regards,

Joe HurtsAlot