January 1, 2015

NoName Insurance Company

Mr. Joe Adjuster

12345 Any Street

Hometown, CA  91111

Re: Terri T’Boned

Claim Number: 123-4567

Name of Insured: Mr. Henry HitMyCar

Date of Loss: December 21, 2014

Dear Mr. Adjuster:

On December 21, 2014, I was struck by your insured, Mr. Henry HitMyCar. Mr. HitMyCar negligently struck my 2010 Honda Accord at the corner of Oak Street and 14th Avenue in MyTown, CA, causing injuries to both my person and my car. Mr. HitMyCar, driving a red 2000 Toyota Camry, illegally turned right while at a red light, and crashed into my passenger side door. The enclosed police report confirms Mr. HitMyCar was at fault; he was cited for the accident. Please consider this correspondence a formal demand for settlement of the instant claim.

With regard to the damage to my car, I’ve attached photographs showing the damage. Repairs have totaled $1,500.00. I’ve attached a copy of the repair invoice for your file

I sought treatment at MyTown Hospital’s emergency room immediately after the crash and was diagnosed with soft tissue damage to my neck and shoulder area. As a result of your insured’s negligence, I experienced severe head and neck pain for several days. Doctors prescribed Vicodin for my pain and ordered me to rest for the next few days.

As a result of my severe pain, I was unable to attend a Rolling Stones concert for which I had purchased tickets. I also canceled my non-refundable Sunday morning tee-time at Nice Resort Golf.

My monetary losses stemming from your insured’s negligence are as follows: (All documentation attached.)

* $1,500 in damage to my car
* $500 for ER visit
* $100 for prescription Vicodin
* $250 for my Rolling Stones concert tickets
* $85 cancellation fee at Nice Resort Golf

In addition to the losses detailed above, I was in extreme pain for several days, and as such believe that I should be compensated in the amount of $565. Please consider this correspondence a formal demand for compensation in the amount of $3,000 for any and all losses caused by your insured’s negligence. I’d kindly ask that you respond to this demand—in writing—within 15 days. Failure to do so will result in the initiation of formal legal proceedings. Please feel free to contact me with any questions.

Best Regards,

Terri T’Boned

**Documentation Attached:**

FixMyCar Garage, Car Repair Estimate, December 23, 2014

MyTown Hospital ER, Invoice for Services, December 21, 2014

MyTown Pharmacy, Receipt for Vicodin Prescription, December 21, 2014

TicketMaestro Receipt for Rolling Stones Concert, December 22, 2014

MyCreditCard Statement, Cancellation Fee Charge of $85 from Nice Resort Golf