**CLAIM LETTER TO INSURANCE COMPANY**

Date: February 05, 2014

To:

Robert Butler

Claims Adjuster

All Risk Insurance Company

638 Covent Boulevard

Gainesville, CT 98423

Subject: insurance claim request

Dear Mr. Butler,

I have informed you once before and here I am returning your letter for explained details of the incident. I got injured in a road accident with your insured client Mathew Moylan on January 1, 2014 at High Hill gate road near the bridge crossing. My wife was in the coffee shop across the road and I was waiting for her in the car when you client, Mr. Mathew slammed his vehicle into back of my car. I was sitting in parked car so there wasn’t any seatbelt on me at that time. As the cars collided together, I was thrown forward and my head slammed into the windshield and my chest was pressed against the staring wheel.

I got unconscious right after the collision and don’t recall any memories of who took me out of the car and took me to the hospital at that time but I can only remember waking up a day after that in the middle of night with severe pain in my neck, head, chest and back. At that time, a doctor updated me that they have taken X-rays of my entire body and it’s not in very good shape. Other fractures weren’t that serious but my cervical bone is smashed very badly and that’s why the doctor fitted me a cervical collar and advised me to take complete bed rest at least for 2-3 weeks.

For next 8-10 days, I was in very serious and severe pain not only in my neck but in my entire body. I couldn’t go to work because of my cervical condition and I had to miss a birthday party of my dearest old friend because I couldn’t travel long. At this time, I can go to work but during the time on road, I have to face difficulty and serious pain in my neck. It has not only made my job difficult but I can’t focus on any work related activity for all day long just because of the uncomforting pain and cervical collar in my neck.

Yesterday, when I visited my physician, he removed the cervical collar and after examining the neck, he told me that the fracture has cured but still I have to take rest and take extra care of my neck for next 5-6 weeks. Now that the cervical collar is gone, I can still feel itchiness and soreness in my neck which still makes my uncomfortable. And the worst thing is that I can’t sleep well at night and I have to stay wake most of the time.

I have also concluded my medical expenses for your consideration as below:

Hospital emergency room $800

X-rays expenses at the hospital $200

Cervical collar $70

Prescribed medicine $150

Total expenses = $1220

I hope that you will pay me the above mentioned expenses as soon as possible.

Sincerely,

Oliver M. Simon