

Demand Letter

Sean Williams
1234 Main Street
Arlington, TX 76010

July 16, 2011

Mr. John Carter
Claims Adjuster
ACME Insurance
25 South Street
Fort Worth, TX 76052

Re: Your Insured, Kevin Nettles
Claimant: John Knox
Claim No.: 123-4567
Date of Loss: June 10, 2011

Dear Mr. Carter,

With regard to our previous conversation on June 20, 2011 I was injured during a bike accident with Kevin Nettles, your insured. I was riding south along side Grogan's Mill Road and your insured was heading north. While going around a bend on the bike path your insured failed to stay in his lane and ran into me with his bike.

The impact threw me off my bike and into a tree. Hitting the tree while traveling at a high rate of speed knocked me unconscious and badly bruised. Paramedics arrived and took me to the MD Anderson Emergency Room where they discovered I had extensive bruising both internally and externally, and x-rays revealed two broken ribs and a broken left leg and arm.

I was left in casts and ordered to a week of bed rest. Pain medication was also prescribed for all the pain that I was in.

Sleeping was very difficult while I was bed ridden because the pain kept waking me up at night. After returning home I still needed to go back to the doctor's office for multiple follow ups to closely monitor my injuries from the bike accident.

During my painful recovery time I missed three weeks of work due to being unable to move myself freely about. When I did get back to work my days were unproductive because of the casts I had to wear and still being in some pain.

I am still suffering from pain episodes a couple of times a day. My doctor is telling me that the occasional pain will continue for the next several months.

My medical expenses were as follows:

Ambulance fee:	\$3,000
MD Anderson Emergency Room:	\$15,000
MD Anderson X-Rays:	\$5,000
Leg and Arm Cast:	\$3,000
Prescription Medications:	\$750

Total: \$26,750

Enclosed there is a letter from my place of employment confirming the days of work that I missed. The letter also documents that I lost \$12,000 in wages.

Due to the fact that there was complete negligence on the part of your insured client I experienced a great deal of pain and suffering. In fact a lot of suffering is still taking place along with disrupting my life. Due to these circumstances I demand compensation for my injuries and general damages in the amount of \$45,000.

I look forward to hearing from you as soon as possible regarding this matter, no more than fourteen days from the date of this letter.

Best Regards,

Sean Williams