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Updated 8/07/2023 A demand letter is one of the most important steps in a car insurance claim after an accident. In the demand letter, the injury settlement negotiations to begin in earnest. A well-drafted demand letter usually sparks the sort of constructive negotiations that can lead to successful resolution of your injury claim, so let's discuss how to put together an effective car accident bemand letter. Before Drafting the Car Accident bemand letter. Before Drafting the Car Accident bemand letter. released from a physician's careor are otherwise confident that you have reached the point of maximum healingyou (or your attorney) can typically start crafting the demand letter. Gather all the information you will need in order to craft a coherent and forceful argument for why you are entitled to a fair settlement. That means obtaining the police report, any witness statements, medical records and bills, lost wage information, as well as any notes made during the course of recovery from your injuries. Relating the Facts In Your Demand LetterWhile it may seem unnecessary to recovery from your injuries. This allows you to offer the insurance company your version of events, and provides the insurer a glimpse of testimony a jury would hear should the exact sequence of events leading up to and during the accident, including which direction you were heading, which direction the at-fault driver was going, the weather conditions, and any defensive maneuvers taken by you to avoid the collision. Back up your version of events with the police report and any witness statements. This section should clearly establish fault for the car accidentthat the other driver, include this information, as this is strong evidence of liability. Detailing Your Injuries and Medical Treatment Provide a detailed account of the injuries you sustained in the accident and state whether you received medical care from emergency services at the accident site. Cite to any treatment report prepared by paramedics at the scene. Take the time to provide details about all medical treatment from the date of injury until you stopped actively treating the injury. Try to use appropriate medical terminology when describing your diagnosis and treatment (ie., "displaced fracture" instead of "broken leg"). Set out the names of physicians or clinics visited, the dates of the visits, and what occurred at those visits. Learn more about how your medical treatment, you should provide an itemized list of all your medical bills. Make sure to include the cost of any ambulance transportation, prescription medical bills, you should include the full amount of the medical bills should be attached (If possible, ask your treatment providers for copies of the medical bills that do not contain health insurance payment information relating to the accident. Provide information from your employer to verify your income and days of work missed. If you had to use vacation time in order to cover your time off, include this information as well. Self-employed or temporary workers should provide detailed information about how any lost wage amount was calculated. Learn more about making a claim for lost income after an accident. Identify Other Car Accident. The insurance company about any other losses or inconveniences suffered. For instance, if you had to miss your sister's wedding because you were laid up in the hospital, don't hesitate to provide this information. While there is no precise monetary value to calculate for missing out on the enjoyments of daily life, these types of intangible losses can and should be considered in determining the overall value of your injury claim. How Much Should You Ask For In Your Car Accident Demand Letter? After you have set forth, in detail, all the facts and circumstances of the accident, medical treatment and expenses, and lost wages, you should sum up the letter with a specific demand for money as compensation for all your combined losses. Recognize that the amount you demand is generally going to be significantly higher than the reasonable amount you can expect to actually recover. Your initial demand is high because you will need room to negotiate (if you start at your bottom line, you have nowhere to move!). Sample Demand Letters in Car Accident CasesTo get an idea of what your demand letter might look like, check out these examples: Updated 8/07/2023 A demand letter is one of the most important steps in a car insurance claim after an accident. In the demand letter, the injured claimant sets out the facts and circumstances of the accident and resulting medical treatment, and sets the stage for injury settlement negotiations to begin in earnest. A well-drafted demand letter usually sparks the sort of constructive negotiations that can lead to successful resolution of your injury claim, so let's discuss how to put together an effective car accident, once you've opened a claim with the other driver's car insurance carrier, and you have been released from a physician's careor are otherwise confident that you have reached the point of maximum healingyou (or your attorney) can typically start crafting the demand letter. Gather all the information you will need in order to craft a coherent and forceful argument for why you are entitled to a fair settlement. That means obtaining the police report, any witness statements, medical records and bills, lost wage information, as well as any notes made during the Facts In Your Demand LetterWhile it may seem unnecessary to recount the circumstances of the accident in your demand letter, it is important to do so. This allows you to offer the insurance company your version of events, and provides the insurer a glimpse of the type of testimony a jury would hear should the case proceed to trial. Recall the exact sequence of events leading up to and during the accident, including which direction you were heading, which direction the at-fault driver was going, the weather conditions, and any defensive maneuvers taken by you to avoid the collision. Back up your version of events with the police report and any witness statements. This section should clearly establish fault for the car accidentthat the other driver's negligence was the cause, in other words. If the police report contains a citation against the other driver, include this information, as this is strong evidence of liability. Detailing Your Injuries and Medical Treatment. Begin with any pain or symptoms felt at the scene of the accident and state whether you received medical care from emergency services at the accident site. Cite to any treatment from the date of injury until you stopped actively treating the injury. Try to use appropriate medical terminology when describing your diagnosis and treatment (ie., "displaced fracture" instead of "broken leg"). Set out the names of physicians or clinics visits, and what occurred at those visits, and what occurred at those visits. Learn more about how your medical treatment can affect the value of your personal injury settlement. After providing a detailed account of all related medical treatment, you should provide an itemized list of all your medical bills. Make sure to include the cost of any ambulance transportation, prescription medical bills, you should include the full amount of the medical bill charged. Copies of any medical bills should be attached (If possible, ask your treatment providers for copies of the medical bills that do not contain health insurance payment information relating to the amount of time missed, and your income. Obtain wage information from your employer to verify your income and days of work missed. If you had to use vacation time in order to cover your time off, include this information as well. Self-employed or temporary workers should provide detailed information as well. Self-employed or temporary workers should provide detailed information about how any lost wage amount was calculated. Learn more about making a claim for lost income after an accident. Identify Other Car Accident-Related LossesTell the insurance company about any other losses or inconveniences suffered. For instance, if you had to miss your sister's wedding because you were laid up in the hospital, don't hesitate to provide this information. While there is no precise monetary value to calculate for missing out on the enjoyments of daily life, these types of intangible losses can and should be considered in determining the overall value of your injury claim. How Much Should You Ask For In Your Car Accident, medical treatment and expenses, and lost wages, you should sum up the letter with a specific demand for money as compensation for all your combined losses. Recognize that the amount you demand is generally going to be significantly higher than the reasonable amount you can expect to actually recover. Your initial demand is high because you will need room to negotiate (if you start at your bottom line, you have nowhere to move!). 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After providing a detailed account of all related medical treatment, you should provide an itemized list of all your medical devices such as crutches. Even if your health insurance company paid your medical bills, you should include the full amount of the medical bills that do not contain health insurance payment information). Document Your Lost WagesYou may be entitled to recover any income lost as a result of the accident. Provide information relating to the amount of time missed, and your income and days of work missed. If you had to use vacation time in order to cover your time off, include this information as well. Self-employed or temporary workers should provide detailed information about how any lost wage amount was calculated. Learn more about making a claim for lost income after an accident. Identify Other Car Accident to provide this information. 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Sample Demand Letters in Car Accident CasesTo get an idea of what your demand letter might look like, check out these examples: Below is a sample demand letter for an auto accident case. The original offer was \$25,000, but the case was ultimately settled for \$750,000.So, in a sense, this demand letter to the insurance company did not work in terms of settlement down the road.David G. Masson, EsquireForest & Mason426 Pratt StreetBaltimore, Maryland 21202Re: Toll v. Daves Bar and Grill, et al. Case No. 24-C-06-00860633 Dear Dave: It was nice speaking to you last week. As you know, our original intent was to file suit and see where the chips will fall. But you have asked me to give you a demand letter setting forth our claim for damages and why we believe this case is worth \$1.8 million. Again, I believe that Daves Bar & Grill has two concurrent \$1 million policies with Erie and Safeco, who have agreed to split any settlement/verdict. We have to begin with Amy Toll. She is an amazing, beautiful young 24-year-old woman who has suffered injuries that will change the rest of her life. Your file does not and cannot, as I told you, document what a wonderful person she is. If you are looking for someone to spin a sob story, you will not be getting it in this trial. Amy is a fighter who, while not conquering her injuries, fights like Ali fought Frazier. One reason we were so hesitant to send out a demand package before filing this case is that it is impossible to evaluate this claim without you meeting Amy. I think you will agree after taking her deposition that she will be an absolutely amazing witness at trial. Facts of the AccidentAmy Toll was traveling northbound on Baltimore & Annapolis Boulevard in Glen Burnie, Maryland. Plaintiff Toll turned on her lefthand turn signal and got into the left-turn lane and was waiting for traffic to clear so she could proceed onto Castle Harbour Way. Defendant Green was traveling southbound on Furnace Branch Road. Defendant Green struck the Plaintiffs vehicle head-on while it was completely stopped in the left-turn lane of northbound traffic. Defendants agree on liability and do not dispute that Defendant Daves Bar & Grill at the time of the accident. Medical Summary of TreatmentAt the time of the accident, Amy Toll was a healthy, 23-year-old girl with no prior medical history of back or neck complaints. Because of the accident, she developed pain in her right arm and neck and was seen in the Emergency Room at Anne Arundel Medical Center. She was ultimately diagnosed with cervical radiculopathy at C5-C6 and a herniated disc at L4-L5. After her complaints of pain did not resolve, Dr. Brian Sullivan performed a bilateral L4/L5 laminoforaminotomy and right-sided L5-S1 laminoforaminotomy and discectomy on April 6, 2022. This case did not settle from this demand letter. Defendants offered \$50,000. But the case ultimately settled for \$750,000 and this demand package helped plant the seeds we later harvested. If you would like our thoughts on your case whether you are a potential referring lawyer or a victim call 800-553-8082 or get an online consultation. Regrettably, post-surgery MRIs revealed a residual disc herniation at L4-L5 and epidural fibrosis at several nerve levels. After complaints of pain continued through post-operative physical therapy, and Plaintiff Toll developed a problem with dragging of her right leg, she sought pain management treatment with Dr. Mark Coleman. After conservative efforts failed, Dr. Paul Asdourian performed bilateral L4-L5 revision laminectomies, L4-S1 posterior lumbar interbody fusion at L4-L5 with PEEK cages on January 20, 2023. Although Ms. Toll has had some improvement in recent months, this second back surgery has not made Ms. Toll significantly more functional. She attempted to return to school this semester by taking classes online with the Baltimore City Community College and physically on-campus at the University of Maryland at Baltimore County. While she could maintain her online classes, she dropped her UMBC classes because she could not attend class without disrupting other students with her inability to sit or stand still because of pain. She continues to take Hydrocodone, Skelaxin, and Lidoderm for pain. Plaintiff Toll will elicit expert testimony from her treating doctors that she can only work only part-time because of the difficulty and pain she experiences when sitting. Vocational rehabilitation expert Lee Mintz is expected to testify that Plaintiff Toll has lost \$81,412.50 in wages (5 months at an annual salary of \$24,000.00 and \$34,278.00 per year since April 2020). Additionally, Ms. Mintz will testify that Plaintiff Toll would have eventually assumed a teaching position in the Baltimore City Public School System at a starting salary of \$41,226.00 per year; and that within 10 years Plaintiff Toll would be earning \$62,010.00 annually. Concerning a part-time job, which is all Ms. Toll is expected to work, Ms. Mintz does not expect Ms. Tolls salary to grow significantly beyond the range of \$12,000.00 to \$13,000.00 per year (50% of the clerical mean) in todays dollars. Accordingly, her future lost wage claim is \$1,372,000.00. This number is for the purpose of this mediation. At trial, we expect the number will be higher to include the yearly raises she would receive after the first 10 years and the value of the benefits she would receive as a teacher as opposed to a part-time clerical worker where benefits are typically nonexistent. DAMAGESCategory Amount Past Medical Expenses to Date \$1,372,000.00 Pain & Suffering Cap (as of July 29, 2022)\$920,000.00Total Claim for Specials\$2,590,590.20Ms. Toll is a beautiful young woman who will never be the same no matter what the outcome of this case. She is willing to settle today for \$1.9 million, a nearly \$700,000 discount on what this case will be worth at trial. When we file suit, this offer will be off the table. I look forward to hearing from you. Very truly yours, Miller & Zois, LLCRonald V. Miller, Jr. Seven Things to Keep in Mind When Writing a demand letter withing a demand letter within a demand lett filing a lawsuit. Why? Because, as we allude to above, it helps set up your claim for future settlement. Heres a summary of advice for crafting an effective letter and providing the basic facts of the accident and the resulting damages. This sets the stage for your arguments and helps the adjuster understand the context. Detail the Accident: Use a section in your letter to precisely outline the circumstances of the car accident. A clear, concise description ensures that the facts are understood and helps prevent any disputes over what happened. Document Injuries and Treatments: At least 90% of your demand letter should focus on the specifics of the injuries and why the insurance company should view the medical records as you do. So every demand letter for personal injury from a car accident should include a thorough list of injuries sustained by your client and how they are impacting their lives, along with detailed medical records and expenses. Highlight any long-term rehabilitation needs or permanent disabilities. Include a Financial Summary: When drafting your settlement demand letter for a car accident, present a calculated total of all costs incurred, such as medical expenses, lost wages, and pain and suffering. This part of the letter is your demand package for the auto accident, outlining the financial impacts comprehensively. Support with Evidence: Attach all relevant documentation to your auto accident demand letter. This might include police reports, medical bills, proof of lost wages, and statements from witnesses. This evidence is crucial in substantiating the claim, and it lets the insurance company know you are ready to fire the gun. (Also, consider sending a sample complaint. You want them to know you are ready to file suit and there are not many better ways to send that message better than sample pleadings and discovery that is ready to fire the gun. (Also, consider sending a sample complaint. You want to put a your clients position. Make the Length Proportional to the Case: Writing an overly long demand letter in a car accident case where the injuries and the value of the claim. More Information How long until the insurance company responds to your demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? We took a look at our last 110 cases to compare different insurance companies to see how fast they respond to a demand letter? 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A well-drafted demand letter usually sparks the sort of constructive negotiations that can lead to successful resolution of your injury claim, so let's discuss how to put together an effective car accident settlement demand letter. 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Sample Demand Letters in Car Accident CasesTo get an idea of what your demand letter might look like, check out these examples: By Stacy Barrett, Attorney UC Law San Francisco Updated by David Goguen, J.D. University of San Francisco School of Law Updated 8/30/2024 If your car has been damaged in an accident that was someone else's fault, you'll likely send the at-fault party's insurance company a demand letter asking for compensation to have your car repaired or replaced. A demand letter asking for compensation to have your car has been damaged in an accident that was someone else's fault, you'll likely send the at-fault party's insurance company a demand letter asking for compensation to have your car repaired or replaced. A demand letter is your car has been damaged in an accident that was someone else's fault, you'll likely send the at-fault party's insurance company a demand letter asking for compensation to have your car repaired or replaced. 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What Is a Demand Letter? An effective demand letter for Car Accident DamageWhen you write your demand letter, keep your goals in mind. The best demand letter stick to the facts and include supporting documentation. Here are a few tips on how to write a professional demand letter stick to the facts and include supporting documentation. Here are a few tips on how to write a professional demand letter stick to the facts and include supporting documentation. your local public library. Be polite. Don't personally attack the other side or use overly emotional language in your demand letter. Your goal is to reach an agreement, not to provoke an angry or dismissive response. Keep it short, but not too short. Your letter needs to include all of the important facts, but unnecessary details and dramatic elaborations will only distract from your position. Your letter should include a concise factual summary of the accident, an overview of your damages, your settlement demand, and not much more. Tell your side of the story. Explain your version of how the accident happened and why the other side was at faultwith documents like police reports, witness statements photographs, and state laws (like the Vehicle Code) to support your position. Validate your losses with repair estimates, appraisals, and other evidence. Organize your story in chronological order with specific dates. Ask for what you want, but be reasonable. Don't expect the other side to read your mind. Demand a specific amount. You might want to ask for a little more than what you want so that you have room to negotiate, but don't be unreasonable. Your settlement demand figure has to be connected to your letter. For example, you might end your letter with something like, "I look forward to receiving your reply no later than 10 days from the date of this letter. If I don't hear back from you by then, I'll pursue legal remedies. "Keep copies. Make a copy of your demand and all documents you receive in response. If you are corresponding by email, make a folder to keep all emails and replies. Use certified mail. Send your demand letter by certified mail with a return receipt requested. You can try email first, but if you don't get a response, send the letter by certified mail.Get more tips on writing a demand letter in a vehicle damage claim. Sample Demand Letter by certified mail.Get more tips on writing a demand letter in a vehicle damage claim. vehicle damage claim after a car accident. (Note: This sample letter is not a replacement for qualified legal advice. It's for illustrative purposes only. If you have questions about a car accident case and are unsure about how to proceed, it might make sense to discuss your situation with a lawyer.) August 21, 20xxMr. Abner KennyNorthern InsuranceP.O. Box 337Milwaukee, WIRe: Your insured: William JenkinsDate of incident: July 12, 20xxYour file number: 23SCV666 [Always include the insurer's file number when you write or email the insurer.]Dear Mr. Kenny:As I informed you by email on July 16, 20xx, my car was damaged in an accident with your insured, William Jenkins. I was stopped at a stop sign on July 12, 20xx in Waukesha, WI when Mr. Jenkins slammed into the back of my car with his van. [The words "s attention and he was likely speeding when he forcefully hit me. It is an open-and-shut case. [You want to explain how the insured was at fault for the accident, and conclude that the insured was negligent. Support your position with facts from sources like police reports, witness statements, and applicable traffic laws in your state. If the insured was negligent. admitted liability or apologized for causing the accident, you definitely want to mention that in your demand letter. Learn more about driver negligence and car accidents.]When Mr. Jenkins slammed into my car, my trunk caved in. I have a small Honda, and small cars don't tend to fare very well when they are hit by vans My regular mechanic recommended that I take my car to Waukesha Body Shop. The mechanics at Waukesha gave me an estimate of \$4,600 for a full repair. I have attached a copy of the estimate to this letter, along with photographs of the damage claim after a car accident, you want to make sure that the insurer has a copy of all documentation supporting the things you describe in your letter, including your mechanic's estimate and photographs of the damage to your car.]My car is only two years old, and is worth far more than \$4,600. I understand that your appraiser estimates that repairs will cost \$4,000. Our estimates are not that far apart. The Waukesha Body Shop is an independent, Honda-authorized repair shop. My understanding is that your appraiser's estimate is from a repair shop that regularly works with Northern Insurance and your estimate doesn't itemize each part and labor cost. Based on Mr. Jenkins' clear liability for the accident and my damages, I demand \$4,600.00 to settle this case. This is not a complex claim. If I do not hear from you in two weeks, I'll have no choice but to contact your supervisor and consider filing a complaint with the Wisconsin Department of Insurance. [If you can't get a response from the adjuster, you might need to go over the adjuster's head and speak to a supervisor or claims manager. If you still can't get a fair settlement offer, you can explore other options like filing a complaint with the state department of insurance or a lawsuit. Learn more about how to encourage a prompt response from an insurance company.]Thank you.Respectfully,[signature]Fred SmithWhat To Do After Sending a Demand LetterIn most cases, you'll get a response from the insurance company within a few weeks, and you'll negotiate a settlement from there. Insurance companies have a financial motive to settle cases as efficiently as possible. If the insurance company isn't responding to your demand letter, you have options. Make sure the insurance adjuster has the necessary documents to make a decision about your vehicle damage claim. Be persistent if the insurance company refuses to make a fair settlement offer, and don't hesitate to remind the adjuster of your right to take things to court. Just remember that each state has a deadline for filing a lawsuit, called the "statute of limitations." Get the details on these deadlines and other property damage laws in your state.Most vehicle damage cases can be filed in small claims court, as long as the amount you're asking for is within the dollar limits set by your state's small claims court rules. Need Help With the Demand Letter Process? For more examples of effective demand letters and advice on how to craft a demand letter specific to your accident, check out How to Win Your Personal Injury Claim, by Joseph L. Matthews (Nolo). You can also purchase Nolo's demand letters and use them to draft your own letter to the at-fault driver's insurance company: Should You Hire a Lawyer For a Vehicle Damage Case? When you suffer losses resulting from a car accident, it often makes sense to talk to an attorney about your situation and your options. But if your potential car accident case involves only a claim for vehicle damage, it's usually a good idea to try getting a fair result on your own (including by putting together the kind of demand letter we've illustrated here). If your car accident case involves injuries on top of property damage, or if you think some other angle (like potential "bad faith" on the part of the insurer) might make a lawyer's input worthwhile, don't hesitate to reach out for a legal professional's help. Learn more about how an attorney can help with your car accident claim. Updated 8/07/2023 A demand letter is one of the most important steps in a car insurance claim after an accident. In the demand letter, the injured claimant sets out the facts and circumstances of the accident and resulting medical treatment, and sets the stage for injury settlement negotiations to begin in earnest. A well-drafted demand letter usually sparks the sort of constructive negotiations that can lead to successful resolution of your injury claim, so let's discuss how to put together an effective car accident settlement demand letter. Before Drafting the Car Accident settlement demand letter. Before Draftin have been released from a physician's careor are otherwise confident that you have reached the point of maximum healingyou (or your attorney) can typically start crafting the demand letter. Gather all the information you will need in order to craft a coherent and forceful argument for why you are entitled to a fair settlement. That means obtaining the police report, any witness statements, medical records and bills, lost wage information, as well as any notes made during the Facts In Your Demand LetterWhile it may seem unnecessary to recount the circumstances of the accident in your demand letter, it is important to do so. This allows you to offer the insurance company your version of events, and provides the insurer a glimpse of testimony a jury would hear should the exact sequence of events leading which direction the at-fault driver was going, the weather conditions and any defensive maneuvers taken by you to avoid the collision. Back up your version of events with the police report and any witness statements. This section should clearly establish fault for the car accidentthat the other driver, include this information, as this is strong evidence of liability. Detailing Your Injuries and Medical TreatmentProvide a detailed account of the injuries you sustained in the accident and state whether you received medical care from emergency services at the accident site. Cite to any treatment report prepared by paramedics at the scene. Take the time to provide details about all medical terminology when describing your diagnosis and treatment (ie., "displaced fracture" instead of "broken leg"). Set out the names of physicians or clinics visited, the dates of the visits, and what occurred at those visits. Learn more about how your medical treatment, you should provide an itemized list of all your medical bills. Make sure to include the cost of any ambulance transportation, prescription medical devices such as crutches. Even if your health insurance company paid your medical bills should be attached (If possible, ask your treatment providers for copies of the medical bills that do not contain health insurance payment information). Document Your Lost WagesYou may be entitled to recover any income lost as a result of the accident. Provide information from your employer to verify your income and days of work missed. If you had to use vacation time in order to cover your time off, include this information as well. Self-employed or temporary workers should provide detailed information about how any lost wage amount was calculated. Learn more about making a claim for lost income after an accident. Identify Other Car Accident. The insurance company about any other losses or inconveniences suffered. For instance, if you had to miss your sister's wedding because you were laid up in the hospital, don't hesitate to provide this information. While there is no precise monetary value to calculate for missing out on the enjoyments of daily life, these types of intangible losses can and should be considered in determining the overall value of your injury claim. How Much Should You Ask For In Your Car Accident Demand Letter? After you have set forth, in detail, all the facts and circumstances of the accident, medical treatment and expenses, and lost wages, you should sum up the letter with a specific demand for money as compensation for all your combined losses. Recognize that the amount you demand is generally going to be significantly higher than the reasonable amount you can expect to actually recover. Your initial demand is high because you will need room to negotiate (if you start at your bottom line, you have nowhere to move!). Sample Demand Letters in Car Accident CasesTo get an idea of what your demand letter might look like, check out these examples: Updated 8/07/2023 A demand letter is one of the most important steps in a car insurance claim after an accident and resulting medical treatment, and sets the stage for injury settlement negotiations to begin in earnest. A well-drafted demand letter usually sparks the sort of constructive negotiations that can lead to successful resolution of your injury claim, so let's discuss how to put together an effective car accident, once you've opened a claim with the other driver's car insurance carrier, and you have been released from a physician's careor are otherwise confident that you have reached the point of maximum healingyou (or your attorney) can typically start crafting the demand letter. Gather all the information you will need in order to craft a coherent and forceful argument for why you are entitled to a fair settlement. That means obtaining the police report, any witness statements, medical records and bills, lost wage information, as well as any notes made during the course of recovery from your injuries. Relating the Facts In Your Demand LetterWhile it may seem unnecessary to recount the circumstances of the accident in your demand letter, it is important to do so. This allows you to offer the insurence company your version of events, and provides the insurence of events leading up to and during the accident, including which direction you were heading, which direction the at-fault driver was going, the weather conditions, and any defensive maneuvers taken by you to avoid the collision. Back up your version of events with the police report and any witness statements. This section should clearly establish fault for the car accidentthat the other driver's negligence was the cause, in other words. If the police report contains a citation against the other driver, include this information, as this is strong evidence of liability. Detailing Your Injuries and Medical Treatment Provide a detailed account of the injuries you sustained in the accident, and all resulting medical treatment. Begin with any pain or symptoms felt at the scene of the accident and state whether you received medical care from emergency services at the accident site. Cite to any treatment from the date of injury until you stopped actively treating the injury. Try to use appropriate medical terminology when describing your diagnosis and treatment (ie., "displaced fracture" instead of "broken leg"). Set out the names of physicians or clinics visits. Learn more about how your medical treatment can affect the value of your personal injury settlement. After providing a detailed account of all related medical treatment, you should provide an itemized list of all your medical bills. Make sure to include the cost of any ambulance transportation, prescription medical bills, you should include the full amount of the medical bill charged. Copies of any medical bills should be attached (If possible, ask your treatment providers for copies of the medical bills that do not contain health insurance payment information relating to the amount of time missed, and your income. Obtain wage information from your employer to verify your income and days of work missed. If you had to use vacation time in order to cover your time off, include this information as well. Self-employed or temporary workers should provide detailed information as well. Self-employed or temporary workers should provide detailed information as well. income after an accident. Identify Other Car Accident-Related LossesTell the insurance company about any other losses or inconveniences suffered. For instance, if you had to miss your sister's wedding because you were laid up in the hospital, don't hesitate to provide this information. While there is no precise monetary value to calculate for missing out on the enjoyments of daily life, these types of intangible losses can and should be considered in determining the overall value of your injury claim. How Much Should You Ask For In Your Car Accident, medical treatment and expenses, and lost wages,

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bottom line, you have nowhere to move!). Sample Demand Letters in Car Accident CasesTo get an idea of what your demand letter might look like, check out these examples:

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