



P.O. Box 10730
Santa Ana, CA 92711-0730
888-917-6372

September 4, 2025

David Young
1085 Acanto Pl
Los Angeles, CA 90049-1603

RE: OUR INSURED: LISA YOUNG
OUR CLAIM NUMBER: CAPA-02571084
DATE OF LOSS: JUNE 6, 2025

Dear David Young:

Information in the file indicates that in addition to any policy deductible, you may have incurred out-of-pocket expenses or other losses with respect to this claim. I am the specialist who has been assigned the task of pursuing recovery and plan to seek recovery of your out-of-pocket expenses which we have on file. **Please advise us of all out-of-pocket expenses or other losses/damages you incurred from this incident but be advised that there may be some items that we cannot include in our recovery efforts.**

Upon conclusion of this claim, should we attain any portion of your out-of-pocket expenses, it will be issued through our digital payment vendor with options to have funds deposited into an account of your choice, or a physical check sent. Instructions for collecting the payment will be sent to the email address listed on file from the digital payment vendor.

Please do not hesitate to contact me if you have any questions.

Sincerely,
Mercury Insurance Company

Sandra Vila
Claims Department
888-263-7287, ext. 25577
MyClaim+CAPA-02571084@MercuryInsurance.com



P.O. Box 10730
Santa Ana, CA 92711-0730
800-521-9693

September 4, 2025

LISA YOUNG
1085 Acanto PI
Los Angeles, CA 90049-1603

RE: OUR INSURED: LISA YOUNG
OUR CLAIM NUMBER: CAPA-02571084
DATE OF LOSS: JUNE 6, 2025

Dear LISA YOUNG:

This is to inform you that we have concluded our investigation and determined that:

It is our intention to pursue recovery of your damages from another party involved in your loss. You will be notified of the results of our efforts. We will attempt to recover your deductible, and will reimburse you, in whole or part, if we are successful.

As we have paid for the damages to your vehicle, please be advised that your policy states:

General Policy Conditions:

2. Subrogation - Coverages A,B,C,D,E,F and L: In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

Specifically, this means that the Company has the right to pursue recovery of any payment it makes against any person or organization that may be responsible for the loss. You cannot pursue any separate claims for any damage or loss to property or loss of use of property in any court or small claims court without the written consent of the Company. If you do file suit it could result in the Company losing its subrogation rights, which in turn could result in the Company pursuing you for reimbursement of our subrogation rights. Also, do not settle any claim for property damage or sign any release or settlement agreement pertaining to any damage or loss to property or loss of use of property arising from this accident.

However, you do have the right to pursue any claim for personal injuries sustained in this loss without the consent of the Company so long as the claim does not include any claim for property damage, property loss or loss of use of property.

If you have any questions, please contact my office.

Sincerely,
Mercury Insurance Company

Cassandra Demison
Claims Department
888-263-7287, ext. 22124
MyClaim+CAPA-02571084@MercuryInsurance.com