

Insurance Claim Example: Car Crash

Claimant Name: John Doe

Policy Number: 123456789

Claim Number: 987654321

Date of Incident: February 10, 2025

Date of Claim Submission: February 12, 2025

Incident Description:

On the evening of February 10, 2025, at approximately 5:30 PM, I was driving my 2020 Toyota Camry northbound on Oak Street when I was rear-ended by another vehicle, a 2018 Honda Civic, at the intersection of Oak Street and Maple Avenue.

At the time of the crash, traffic was moving slowly due to rush hour. I had come to a complete stop when the Honda Civic, driven by another individual (Jane Smith), failed to stop in time and collided with the rear of my vehicle. The force of the impact caused my car to lurch forward and hit the car in front of me, resulting in minor damage to both my car and the car ahead.

After the collision, I immediately pulled over to the side of the road and exchanged information with Ms. Smith. The police were called to the scene, and an official accident report was filed. I have attached a copy of the police report to this claim.

Damage Description:

My Toyota Camry sustained visible damage to the rear bumper and trunk. The rear bumper is cracked, and the trunk has a dent that prevents it from closing properly. Additionally, the tail lights were broken in the collision.

A collision repair shop has provided an estimate for the damages totaling \$3,500. I have attached the estimate to this claim.

Injuries:

I did not suffer any serious injuries, but I felt some soreness in my neck and back following the accident. I visited my doctor on February 11, 2025, who recommended a few days of rest and physical therapy sessions. The doctor's note confirming my visit and the recommended treatment is included in the claim documents.

Witnesses:

There were two witnesses at the scene, and they provided their contact details to the police officer. One of the witnesses, Mark Harris, can confirm that Ms. Smith was not paying full attention and did not brake in time before hitting my vehicle.

Claim Request:

I am filing this claim for the damages to my vehicle, as well as the medical expenses related to my neck and back soreness. The total estimate for my car repairs is \$3,500, and I am seeking reimbursement for the medical bills, which amount to \$250 for my doctor's visit and therapy sessions.

