



Claim 25-822866566

11 messages

Matt C Perkins <Matt_C_Perkins@progressive.com>
To: TCMHERD@GMAIL.COM <TCMHERD@gmail.com>

Tue, May 20, 2025 at 3:39 PM

Good Afternoon,

Please email me over any and all information related to the 2020 Honda CR-V.
Vin - 2HKRW1H23LH404578

Thank you.

Sincerely,



Matt Perkins
Claims Supervisor
423-800-7052

Travis <tcmherd@gmail.com>
To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Tue, May 20, 2025 at 3:41 PM

Thank you Matt, I will as soon as I get home.

Can you please email me the information you have and mentioned to me you have gotten.

This is new information and I would like the opportunity to review it.

Thank you
[Quoted text hidden]

Travis <tcmherd@gmail.com>
To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Wed, May 21, 2025 at 11:14 AM

Subject: Urgent: Request for Documentation & Continuation of Rental Coverage

Dear Mr. Perkins,

Per our recent conversation, I am writing to formally respond and clarify several key issues regarding my total loss claim and the premature termination of my rental vehicle coverage.

1. Rental Termination Prior to Settlement

Progressive has taken possession of my vehicle and confirmed that it is a total loss. However, to date, no valuation or formal settlement offer has been issued. Terminating the rental in this context directly contradicts Progressive’s standard rental reimbursement policy, which generally continues coverage until a settlement is made or the claim is formally denied. As of now, neither has occurred.

Discontinuing the rental, without resolution or documented denial, leaves me without necessary transportation and imposes an unjust hardship. I ask that you immediately review this decision and continue coverage until a final settlement has been reached.

2. Allegation Regarding “Missing” Report from Budget

You referenced that Budget reported the vehicle “missing” in 2023. I have requested written documentation of this claim, including:

- A copy of the report filed by Budget,
- The date and jurisdiction of the report,
- The VIN used in the report.

I’ve run numerous VIN checks from verified services and law enforcement, both prior and recently, all of which confirm the vehicle was never reported missing or stolen. If Progressive has documentation that contradicts this, I expect it to be provided immediately for my review.

3. Title & Ownership

I acknowledge that the vehicle is not yet titled in my name due to difficulties locating the seller, but I possess a bill of sale and multiple clear VIN reports, which I am attaching. The vehicle was insured and covered by Progressive for nearly two years, and was run by law enforcement and found no flags. This matter was disclosed, and no concern was raised at the time of policy initiation.

Attachments:

- VIN Reports - Attaching 3, still locating one other one and will send
- Bill of Sale - Locating, it has been almost two years, will send but am worried about getting rental back as I have no ride after dropping it off.

Please confirm in response to this email, writing or text whether:

- My rental coverage is being reinstated or extended until this claim is settled,
- The documentation I’ve requested will be provided, and
- What steps are being taken to expedite this long-overdue resolution.

Additionally, I want to emphasize that I have been fully transparent with Progressive, having provided the accurate VIN, policy details, and vehicle documentation at the time of coverage. I was not aware of any discrepancy or issue

until now, and I have acted in good faith throughout this process.

If this matter is not resolved promptly or if coverage continues to be withheld without justification or documentation, I will have no choice but to file a complaint with the **Tennessee Department of Commerce and Insurance** and consider the possibility that this may constitute a **bad faith claim handling** issue under Tennessee law.

Sincerely,
Charles Travis Herd
Claim #: 25-82286656
Phone: 423-506-2154
Email: tcmherd@gmail.com
[Quoted text hidden]

3 attachments

 **VINCheck_VehhicleHistoryReport.pdf**
154 KB

 **CFS_VehicleHistoryReport.pdf**
645 KB

 **VINData_VehicleHistoryRepor.pdf**
10.6 MB

Travis <tcmherd@gmail.com>
To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Wed, May 21, 2025 at 2:59 PM

Matt,

I had hoped to hear from you with what you told me you found it, or to let me know anything.

But I guess i will have to continue to wait.

I just calculated the distance from the rental drop-off to home. It's a 17-hour walk.

You ended my rental without finalizing my settlement. You confirmed the car is a total loss, you took possession, and yet—I'm the one walking home in the heat, sick, with no ride and no offer.

This isn't a misunderstanding. It's failure of duty, and it's leaving me stranded, endangered, and frankly—infuriated. I paid premiums. I followed procedure. You didn't.

So while you sit comfortably, know this: I'm walking 17 hours because you couldn't do your job.

If that doesn't bother you, I don't know what will. But you can rest assured I'll be making this known.

Charles Travis Herd

[Quoted text hidden]

Travis <tcmherd@gmail.com>
To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Wed, May 21, 2025 at 3:28 PM

Mr. Perkins

I attempted to reach you a couple times with no reply. I am forced to drop the rental at the closest Enterprise location due to health, financial limitations, and lack of transportation. I am notifying you immediately so there's no confusion or claim of miscommunication.

Thank you
Charles Travis Herd

[Quoted text hidden]

Travis <tcmherd@gmail.com>

Wed, May 21, 2025 at 4:09 PM

To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Mr. Perkins,

I just spoke with Enterprise. They confirmed I've been charged four times totaling \$181.06, despite being told my rental was covered under the Progressive claim. This is unacceptable given that no settlement has been issued and the vehicle was deemed a total loss.

I also informed them of the location I intend to return the vehicle to due to the hardship created by Progressive's failure to finalize my claim or extend the rental. They are making internal notes and said they will call me back.

I am documenting this now in writing. Unless you provide confirmation otherwise immediately, I will proceed with returning the vehicle to the closer location due to lack of response and support.

You stated the car was under investigation, yet Progressive has already taken possession and declared it a total loss. You also claimed the vehicle was reported missing, yet law enforcement and multiple VIN checks confirmed no such thing.

I've provided everything asked of me. I expect the same from your side. A reply is overdue.

Charles Travis Herd

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Matt C Perkins <Matt_C_Perkins@progressive.com>

Wed, May 21, 2025 at 5:00 PM

To: Travis <tcmherd@gmail.com>

Cc: Kimberly Brooks <Kimberly_Brooks@progressive.com>

Hi Travis,

I hope this message finds you well.

I wanted to follow up on our conversation from yesterday regarding your rental vehicle and the ongoing investigation.

As we discussed, your policy allows for a rental vehicle for up to 30 days, and you confirmed your understanding of this. I will have my representative contact Enterprise to address the \$181.06 balance, as Progressive covers the rental in full for the specified period. If you made this payment directly to Enterprise please submit a copy of payment for review, reimbursement.

Regarding your claim, it is still under investigation. We have arranged for the vehicle to be inspected and are in the process of locating the owner, whom we have established is not you.

Once the investigation is complete, I will reach out to you with the findings, as I mentioned during our call.

To expedite the process, I recommend obtaining a surety bond through the state to acquire a title for the vehicle. This step could significantly speed up our procedures.

Since you purchased the vehicle without a title and it is not registered in your name, we must conduct a thorough investigation before proceeding with any payments.

Rest assured, I will keep you updated and contact you as soon as we have more information.

Thank you for your patience and understanding.

[Quoted text hidden]

Travis <tcmherd@gmail.com> Thu, May 22, 2025 at 9:14 AM
To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Subject: Re: Rental Charges and Claim Delay – Official Response

Mr. Perkins,

Thank you for your message. While I'm fully aware of my policy's rental terms, let's clarify a few things on record:

1. **Progressive took possession of the vehicle** and declared it a total loss. Your ongoing "investigation" does not negate that fact. Any delays beyond that point are solely on your team.
2. I've received **multiple charges from Enterprise totaling \$181.06**, which I should not be responsible for if my policy is being honored. Please confirm that reimbursement is not contingent on your internal investigation, or state otherwise in writing for escalation.
3. You've now suggested I obtain a surety bond — the same option I was previously told Progressive would not accept. That contradiction only reinforces the inconsistent and evasive communication I've received throughout this process. And further proves you either don't know your own policies or that you break them at your convenience, or both. I have been honest and forward with you and each agent I have passed to since the beginning.
4. You stated Progressive is "in the process of locating the owner," despite having insured the vehicle under my name and VIN for over 14 months. If I was not the legitimate policyholder, **then why was Progressive collecting premiums on this vehicle** without issue for over a year?

You're now on notice: **I am formally requesting a full written timeline of this claim, including:**

- The date Progressive deemed the vehicle a total loss
- All steps taken to locate the supposed owner
- The full justification for rental charges applied to me after the vehicle was declared totaled

This will be my final request before formal complaints are filed with:

- The **Tennessee Department of Commerce & Insurance**
- The **Consumer Financial Protection Bureau**
- And, depending on next steps, the **Attorney General's office** regarding breach of policy and bad faith delay tactics

I have kept meticulous records, and your team will be held accountable for every delay and inconsistency in this process.

You will receive further communication from me — and possibly legal counsel — if this is not resolved immediately.

—
Charles Travis Herd

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Matt C Perkins <Matt_C_Perkins@progressive.com>
To: Travis <tcmherd@gmail.com>
Cc: Kimberly Brooks <Kimberly_Brooks@progressive.com>

Thu, May 22, 2025 at 10:59 AM

Good morning Travis,

Kim has been in contact with Enterprise regarding your recent charges. They confirmed that the total charge was \$181.06 - \$25 deposit, resulting in a final amount of \$156.06. According to the police contract, you are entitled to \$40 per day for up to 30 days. However, since you chose a jeep, which exceeds the \$40 daily limit, you incurred an additional charge of \$5.25 per day for the upgrade beyond the policy limits.

This is the reason you were billed directly.

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Travis <tcmherd@gmail.com>
To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Thu, May 22, 2025 at 2:39 PM

Subject: RE: Claim Status and Rental Charges – Critical Follow-up

Hi Mr. Perkins,

Thank you for your response. I want to follow up with some important details for full context and documentation.

I returned the rental vehicle as instructed – even though it left me without transportation – and I’ve followed every request made by Progressive since this claim began. I’ve complied in good faith, despite ongoing confusion and a lack of clear resolution.

The vehicle was confirmed a total loss during my conversation with Kim, May 9 phone call. At the time, I was told that a surety bond would not be accepted. Later, I was advised to obtain one – which created further uncertainty. I’ve done my part, but these shifting instructions have made it difficult to know how to proceed.

Regarding the rental: I was never told that my choice of vehicle would exceed policy limits. I was not offered an alternative or advised on any restrictions – and was simply trying to maintain the ability to work, meet obligations, and support my daughter. I also notified Enterprise of my hardship when returning the vehicle.

Also, to clarify one point that may be contributing to the delay: per Tennessee law, once a vehicle is declared a total loss, the original title becomes void. The insurer can apply for a salvage certificate if the title is unavailable. If the title is still holding up this claim, I wanted to be sure this wasn’t being misunderstood as a failure on my part – I’ve complied with everything I was told and have been upfront with everything since the beginning.

What makes all of this even harder is the timing. My daughter just graduated high school and is preparing to leave for the United States Marine Corps. These past few weeks should have been about showing up, supporting her, and being part of a once-in-a-lifetime moment. Instead, I've spent it chasing emails and walking, finding rides due to a lack of resolution on a claim that was supposedly finalized weeks ago.

That's not something I'll get back — and I'm hoping that's something Progressive can understand.

At this point, I respectfully request:

1. Written confirmation of the total loss declaration date
2. A timeline of actions taken on this claim since May 6
3. A resolution path for the outstanding rental charges and full settlement timeline

Again, I'm not trying to escalate or be confrontational. I just want closure and clarity. Please let me know what else you need from me, if anything, to move this forward.

Sincerely,

Charles Travis Herd

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Travis <tcmherd@gmail.com>

Fri, May 23, 2025 at 4:47 PM

To: Matt C Perkins <Matt_C_Perkins@progressive.com>

Mr Perkins, before being diagnosed with a rare form of Multiple Sclerosis , called Tumefactive MS, and most recently congestive heart failure.

That began over 15 years ago and despite the bumps along the way and not liking the fact of living with them, I have no choice.

It's thought me too spend my time on what values most to me.

And that is my daughter, she is my world. If you have kids you understand .

I have not asked much from you but to provide me with information you have said you have, just as I have you.

I've been up front and honest with you and progressive since the beginning of this claim.

I expected the same in return, but I've been met adversity, false accusations and double standard policies.

These things are getting in the way of the little time I have left with my daughter. I'm less than a month she will deploy to the US Marine Corps, having turned down offers to try out for college softball.

I just wanted to take a second to ask you to please respect that and me. I've been honest and up front with you providing all you've asked me to.

I've not received the same good faith in return.

I've waited yet another day hearing nothing from you, and now a holiday weekend is here and I am to go without being with my daughter due to these inactions.

Communication isn't hard but a necessity for progress. And ignoring something or someone only shows lack of respect.

You've only communicated when convenient and ignore me at will.

These are duly noted.

I merely wanted to inquire about any information seeing I haven't received any so far.

Thank you
Charles Travis Herd

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