



Claim 25-822866566

2 messages

Matt C Perkins <Matt\_C\_Perkins@progressive.com>  
To: Travis <tcmherd@gmail.com>  
Cc: Kimberly Brooks <Kimberly\_Brooks@progressive.com>

Thu, Jun 5, 2025 at 3:15 PM

Good afternoon Travis,

I hope this message finds you well. I would like to address a few items you mentioned in your recent communications with Kim.

1. **Rental Expenses:** As per your policy contract and declaration page, Progressive covers rental expenses at \$40 per day for a maximum of 30 days. This coverage has been exhausted and paid in full, as detailed below.

<b>2020 HONDA CR-V 4 DOOR WAGON</b>			
VIN: <b>2HKRW1H23LH404578</b>			
Garaging ZIP Code: 37880			
Primary use of the vehicle: Pleasure/Personal			
Annual miles: 10,000 - 11,999			
Length of vehicle ownership when policy started or vehicle added: At least 6 months but less than 1 year			
Information regarding your vehicle history (prior damage, theft or title issues) has impacted how we determine your premium.			
	Limits	Deductible	Premium
Liability To Others			\$379
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured Motorist Bodily Injury	\$100,000 each person/\$300,000 each accident		39
Uninsured Motorist Property Damage	\$50,000 each accident	\$200	35
Medical Payments	\$5,000 each person		24
Comprehensive	Actual Cash Value	\$500	381
Collision	Actual Cash Value	\$500	454
Rental Reimbursement	up to \$40 each day/maximum 30 days		66

Claim Payment Detail

Payment Information			
Disbursement Number:	794697301	Total Amount:	\$1,200.00
EFT Trace Number:		Invoice Number:	144150480
Pay to the Order of:	ENTERPRISE RENT A CAR CO		
Mailing Address:	ENTERPRISE RENT-A-CAR 2901 KEITH ST NW CLEVELAND, TN 37312- USA		
In Payment Of:	Progressive Invoice Number: 144150480		
Reviewed Summary			
Issuing Rep:	A223116	Approved By:	
Issue Date:		Review Date:	
Last Updated Rep:	A169075	Reviewed By:	
Bank Information			
Type:	Loss	Bank Code:	CTB
Stop Reason:		Cleared:	No
Stop Date:			
Exposure Detail: RENTAL			
Party Name:	HERD, CHARLES T	Amount Paid:	\$1,200.00
Property Description:	20 HONDA CR-V	Deductible Taken:	\$0.00
Payment Type:	FINAL PAYMENT	Property Damage:	\$0.00
		Rental:	\$1,200.00

2. **Ownership of the Vehicle:** You mentioned that the vehicle belongs to Progressive and cited a statute that I could not locate. To clarify, Progressive does not own your vehicle. If you wish, we can arrange to have it towed to your desired location, or you are welcome to pick it up at any time.

Chapter 3 Certificates of Title

Part 1 General Provisions

Part 2 Wrecked, Damaged, Dismantled, or Rebuilt Motor Vehicles

55-3-201. Part definitions.

55-3-202. Owner dismantling or wrecking vehicle to return evidences of title — Rebuilt motor vehicles — Application for new certificate of title.

55-3-203. Records of motor vehicle dismantler and recycler or scrap metal processor — Requirements — Violations and penalties.

55-3-204. Motor vehicle dealer's license not required for person to sell motor vehicles to automotive dismantlers and recyclers or scrap metal dealers or processors.

55-3-205. Rebuilt motor vehicles — Applications for certificate of title and registration.

55-3-206. Rebuilt motor vehicles — Inspections — Certification.

55-3-207. Rebuilt motor vehicles — Vehicles reconstructed out of state.

55-3-208. Water damaged motor vehicles — Certificate of title.

55-3-209. Disclosure of motor vehicle's previous titling as "salvage" — Written notice to buyer.

55-3-210. Notice of motor vehicle impoundment for manufacture of methamphetamine.

3. **Resolution Requirements:** To resolve your claim, we need two items from you:

- o **Confirmation of Damages:** Please call Kim or the manager repair representative to specify the damages caused by the accident.
- o **Surety Bond and Title:** We require a surety bond and the vehicle title in your name. Once we receive the title in your name, we can finalize your claim and compensate you for the damages.

You mentioned that Kim indicated these items were not necessary. However, I am telling you that these are indeed required to proceed. Once you provide these, we can resolve your claim.

There is no need for further back and forth communication. Continuing this way only delays the process. You have been informed multiple times about what is required. Once these steps are completed, your claim will be resolved.

Please address these items at your earliest convenience so we can move forward. Thank you for your cooperation.

Sincerely,

Claims

**Central Zone**

**Matt Perkins**

Claims Supervisor

423-800-7052

Travis <tcmherd@gmail.com>  
To: Matt C Perkins <Matt\_C\_Perkins@progressive.com>

Thu, Jun 5, 2025 at 5:37 PM

Thank you for the reply Matt, I wanted to send a quick response after scanning over the email.

I don't understand all the email is trying to say or ask for. You have let know regarding the rental when I asked about it due to the length of the claim process, and I have not asked about that since. Only that I have inquired almost \$500 now for a rental due to the length of this claim.  
I don't understand the middle portion of the email, if you wouldn't mind explaining that and what you needed me to see.

You mention my emails, this is actually the first response to one of them I have gotten in 6 weeks. I asked you for the documentation of the claim the car had been reported missing in 2023, and I have not received that yet but only one telling me to expedite the claim a surety bond is needed.

This brings me to what I have been asking about and have yet to receive an answer. I was directly told that Progressive did not accept surety bonds or bonded titles in any form, that was what I was told your policy was. I have asked several times about this, and not received any response in regards to it, just like the allegation of it being missing, I have not received the documentation you claimed to have stating that it had been.

As for the damages, yes I have gotten texts about that. And did I not give my statement to Lupita, and go over it with you over the phone? I thought you have this already, and I have only asked why ask for something I have already given. I have had multiple texts and an email from the body shop I released it from to Progressive in the past few days asking about my repaired car, and informing me of it. I asked about this earlier today. Am I not permitted to ask questions regarding this process? Or are you not able to answer them for reasons I do not know? I thought I was and why I have.

I wanted to send a quick response, and I will review your email. Each day I seem to only get a text or email from Progressive late in the afternoon when the work day is coming to an end. I have sent my emails during all hours of the day, forgive me but I can't help but feel the timing of what I do receive from Progressive is at the end of the day when any reply won't get answered until the following day at the end of the day.

Thank you again for the reply, I wish it addressed the things I have been asking but I haven't received them in almost 7 weeks now.

Thank you  
Charles Travis Herd  
[Quoted text hidden]