

ACORD 2 - AUTOMOBILE LOSS NOTICE

FIRST NOTICE OF LOSS (FNOL)

DATE: 02/08/2026

CARRIER: SafeGuard Insurance Company

NAIC CODE: 12345

POLICY INFORMATION

POLICY NUMBER: POL-2026-INJ-004

POLICYHOLDER NAME: Emily Rodriguez

EFFECTIVE DATES: 06/01/2025 to 06/01/2026

LINE OF BUSINESS: Auto Insurance

AGENCY CUSTOMER ID: AG-3456

INSURED INFORMATION

NAME OF INSURED: Emily Rodriguez

DATE OF BIRTH: 08/10/1990

PRIMARY PHONE: (555) 456-7890

E-MAIL ADDRESS: emily.rodriguez@email.com

MAILING ADDRESS: 654 Cedar Lane, Austin, TX 78701

LOSS INFORMATION

DATE OF LOSS: 02/07/2026

TIME: 08:15 AM

LOCATION OF LOSS:

STREET: Intersection of Congress Avenue and 6th Street

CITY, STATE, ZIP: Austin, TX 78701

POLICE DEPARTMENT CONTACTED: Yes

REPORT NUMBER: APD-2026-0207-9012

DESCRIPTION OF ACCIDENT:

Two-vehicle collision at busy intersection during morning rush hour. Insured vehicle was proceeding through intersection when struck on driver's side by vehicle running red light. High-speed impact caused significant damage and resulted in personal injury to driver and passenger. Emergency services responded immediately. Driver sustained whiplash and possible concussion. Passenger suffered broken arm and lacerations. Both transported to St. David's Medical Center by ambulance for emergency treatment.

INSURED VEHICLE

YEAR: 2023

MAKE: Tesla

MODEL: Model 3

BODY TYPE: Sedan

V.I.N.: 5YJ3E1EA1KF123456

PLATE NUMBER: INJ456

STATE: TX

OWNER'S NAME: Emily Rodriguez (Same as insured)

DRIVER'S NAME: Emily Rodriguez (Same as owner)

DAMAGE DESCRIPTION:

Severe driver's side damage, door crushed, window shattered, airbags deployed, frame possibly bent. Vehicle not drivable and towed from scene.

ESTIMATE AMOUNT: \$35,000.00

WHERE CAN VEHICLE BE SEEN: Austin Auto Body & Collision Center, 1234 Service Road, Austin, TX

WHEN CAN VEHICLE BE SEEN: Business hours, Monday-Friday 8AM-5PM

OTHER VEHICLE DAMAGED

YEAR: 2018

MAKE: Chevrolet

MODEL: Silverado

OWNER'S NAME: Marcus Johnson

DRIVER'S NAME: Marcus Johnson

PHONE: (555) 789-0123

ADDRESS: 432 Oak Ridge, Austin, TX 78702

INJURED PARTIES

1. DRIVER: Emily Rodriguez

EXTENT OF INJURY: Whiplash, possible concussion, neck pain, headache

MEDICAL FACILITY: St. David's Medical Center

AMBULANCE TRANSPORT: Yes

2. PASSENGER: Lisa Chen

EXTENT OF INJURY: Broken left arm, facial lacerations, bruising

MEDICAL FACILITY: St. David's Medical Center

AMBULANCE TRANSPORT: Yes

WITNESSES

NAME: Officer Sarah Martinez - APD

PHONE: (555) 911-0000

STATEMENT: "Witness confirms other vehicle ran red light. Clear liability."

NAME: Pedestrian - John Davis

PHONE: (555) 234-9876

ADDRESS: 789 Downtown Street, Austin, TX

STATEMENT: "Saw the whole thing. Truck definitely ran the red light."

CLAIM TYPE: Injury

INITIAL ESTIMATE: \$35,000.00 (vehicle damage only, medical costs TBD)

MEDICAL TREATMENT ONGOING: Yes

HOSPITAL RECORDS: Being obtained

MEDICAL BILLS: Expected to exceed \$50,000

REPORTED BY: Emily Rodriguez (from hospital)

REPORTED TO: SafeGuard Insurance Claims Department

DATE REPORTED: 02/07/2026

SPECIAL NOTES: Personal injury claim requiring specialist assessment. Medical treatment ongoing. Third-party liability clear based on police report and witness statements.

This is a complete and accurate report of the loss to the best of my knowledge.

Signature: Emily Rodriguez

Date: 02/07/2026