

**Subject:** Re: GEICO claim Letter

**From:** Mark Cao <mark.cao@gmail.com>

**Date:** 12/25/2024, 8:16 AM

**To:** Hanh Cao Yu <hanh.cao.yu@stanfordalumni.org>

Well, I have no idea why the Accord lacked collision coverage. All other cars have collision coverage under the Geico policy, including the Corolla. Note, the Corolla should not be driven until it is transferred to Mom's name and put under another insurance policy; I take no responsibility for anything that happens with the Corolla under Geico coverage, since apparently I don't understand the coverage details.

Since the lack of Accord collision coverage was probably my fault, I will pay for the replacement cost of her 2012 Honda Accord. I will lookup the blue book value. We'll need to see if the other insurance company will cover this, after the two companies negotiate who was at fault.

Your asking for the other party's insurance info might complicate things. It sounds like you want to submit a third-party claim. Normally, the two insurance companies figure out who was at fault and who's paying for what. Anyway, I'll forward you whatever info Geico sends to me.

>How much was "saved" compared to all the costs and suffering she's going through now?

You're saying her current suffering is because she was paying a cheap vehicle premium? Start making sense!

Thanks,  
Huy

On Wed, Dec 25, 2024, 6:10 AM Hanh Cao Yu <[hanh.cao.yu@stanfordalumni.org](mailto:hanh.cao.yu@stanfordalumni.org)> wrote:

Mom talked to Geico yesterday. This confirms what Mom said all along that it was NOT her fault.

But there are so many questions this letter raised about the kind of decisions and action made on her behalf with full trust to take care of her. Why did mom not have collision insurance? How was that decision made? Was there an explanation to her last Oct about what was set up? What if she had been badly injured? How much was "saved" compared to all the costs and suffering she's going through now?

We will get quotes for more adequate coverage.

H.

On Tue, Dec 24, 2024, 9:30 PM Mark Cao <[mark.cao@gmail.com](mailto:mark.cao@gmail.com)> wrote:

----- Forwarded message -----

From: <[do\\_not\\_reply@geico.com](mailto:do_not_reply@geico.com)>

Date: Tue, Dec 24, 2024, 5:37 PM

Subject: GEICO claim Letter

To: <[mark.cao@gmail.com](mailto:mark.cao@gmail.com)>

**Company Name: GEICO General Insurance Company**

## GEICO Claim Correspondence

**Attached is correspondence regarding your claim 8794397950000001.**

Screenshot

If you would like to respond to this email, please select the "View Your Claim" button to access the claim on [geico.com](https://geico.com) and send a message to your claims team or adjuster.

[Click here to log in and view your claim](#)

If you are unable to open the attachment please go to this site and download the free Adobe Acrobat Reader, <http://get.adobe.com/reader/>

Thank you,  
GEICO Claims Team

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