



Ronan Downs
6 Glenside,
Newtown,
Annacotty,
Co. Limerick

Claims Department
AXA Insurance dac
Wolfe Tone House
Wolfe Tone Street
Dublin 1
Direct Dial Tel 018927928
E-mail: claims@axa.ie

Our reference 252424092/001

08 December 2025

Insured: James Fleming
Driver: James Fleming
Loss Date: 11-Nov-2025

Dear Mr Downs,

I refer to our recent telephone conversation when we discussed settlement of your material damage claim and I note that your personal injury claim is outstanding.

I now set out hereunder the agreed terms of settlement as follows:

Special Damages

Pre-accident value:	€5,600.00
Less salvage value:	€500.00
TOTAL	€5,100.00

In accordance with the provisions of the Consumer Protection Code, you have a 10 business day cooling off period within which to consider this offer.

You have waived this 10-business day period and accordingly your settlement has been processed on these terms. Payment has been issued by bank transfer.

If you have any queries, please do not hesitate to contact me on 018927928.

Yours sincerely,

Sharon Lalor
Sharon Lalor
CLAIMS DEPARTMENT