



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

<b>TOTAL</b>	<b>€5,100.00</b>
--------------	------------------

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