

INSURANCE CLAIM FILE

Claim Number: CLM-2024-003458
Claim Type: Auto - Total Loss
Claimant: Michelle Torres
Policy: AUT-6678123

TOTAL LOSS CLAIM REPORT

Incident Date: June 22, 2024
Report Date: June 22, 2024
Location: Interstate 95 Southbound, Mile Marker 127, Jacksonville, FL

VEHICLE INFORMATION

Year/Make/Model: 2019 Toyota RAV4 XLE
VIN: 2T3RFREV8KW024891
Mileage at Loss: 67,432
Color: Lunar Rock (Gray)
Title Status: Clean

INCIDENT DESCRIPTION

On June 22, 2024, at approximately 2:38 PM, the insured was traveling southbound on I-95 when a large piece of debris (truck tire tread) appeared suddenly in the roadway. The insured swerved to avoid the debris, lost control of the vehicle, and struck the concrete median barrier at approximately 65 mph. The vehicle then spun and was struck by a following vehicle (2022 Ford F-150) in the rear quarter panel.

Florida Highway Patrol responded to the scene. Trooper Angela Martinez (Badge #FHP-8834) documented the incident under report #FHP-2024-445892. The insured sustained minor injuries (bruising from seatbelt, minor lacerations from airbag deployment) and was transported to Baptist Medical Center Jacksonville for evaluation.

TIMELINE

June 22, 2024 - 2:38 PM: Accident occurs on I-95 SB MM 127.
June 22, 2024 - 2:52 PM: FHP arrives on scene.
June 22, 2024 - 3:15 PM: Insured transported to Baptist Medical Center.
June 22, 2024 - 3:45 PM: Vehicle towed to A1 Towing (Invoice #22847, \$275.00).
June 22, 2024 - 6:30 PM: Insured discharged from ER with minor injuries.
June 22, 2024 - 8:15 PM: Claim filed online.
June 24, 2024: Adjuster Carlos Mendez assigned (Adj. ID: ADJ-7782).

June 25, 2024: Vehicle inspection at A1 Towing facility.
June 26, 2024: Total loss determination made. Repair estimate: \$24,890.00.
June 27, 2024: Valuation report ordered from CCC ONE.
June 28, 2024: CCC valuation received: \$21,475.00 (pre-loss fair market value).
June 30, 2024: Insured disputes valuation - requests comparable review.
July 3, 2024: Additional comparables analyzed. Adjusted value: \$22,150.00.
July 5, 2024: Insured accepts adjusted valuation.
July 8, 2024: Title and power of attorney received from insured.
July 10, 2024: Lienholder payoff requested (Capital One Auto: \$8,447.23).
July 12, 2024: Salvage sale arranged with Copart (Lot #38847291).
July 15, 2024: Payments issued.

DAMAGE ASSESSMENT

Primary Impact: Front end collision with median barrier
Secondary Impact: Rear passenger quarter panel struck by following vehicle

Damage includes: Front bumper, hood, both front fenders, radiator support, radiator, condenser, both headlamp assemblies, front airbags deployed (driver and passenger), side curtain airbags deployed, steering column, instrument panel, suspension components (both front struts, control arms), subframe damage, rear quarter panel, rear bumper.

Repair estimate: \$24,890.00
Actual Cash Value: \$22,150.00
Repair cost exceeds 75% of ACV - Total Loss threshold met.

FINANCIAL SUMMARY

Actual Cash Value: \$22,150.00
Deductible: \$500.00
Net Settlement: \$21,650.00

Distribution:
- Capital One Auto Finance (lienholder): \$8,447.23
- Michelle Torres (insured): \$13,202.77

Additional Payments:
- Towing: \$275.00
- Rental Car (14 days @ \$35/day): \$490.00
- Medical (ER visit - under Medical Payments coverage): \$1,840.00

SALVAGE DISPOSITION

Salvage Title issued by FL DMV on July 18, 2024.
Salvage sold via Copart auction on July 25, 2024.
Winning bid: \$4,200.00 (Buyer: JM Auto Parts, Miami FL).
Net salvage recovery: \$3,780.00 (after Copart fees).

SUBROGATION

Debris from unidentified commercial vehicle. Unable to identify responsible party. Subrogation potential: None.

CLAIM STATUS: CLOSED

Total Paid: \$24,255.00

Net Cost (after salvage): \$20,475.00