**GIDLA & ASSOCIATES **

**Attorneys at Law**

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To 13th of October, 2015

Jenelle Allum

Assistant Claims Manager

Nagico insurances Trinidad and Tobago

Queen Street

Port of Spain

Republic of Trinidad and Tobago

Dear Madam,

**Re:MVA on 4/07/2013 involving Earl Frederick (PBU 5350) and Curtis Toussaint ( TCS 1776)**

I have been retained by Onieka Huggins - Toussaint of the above reference, She instructs me that a letter was sent to her on 6/04/2014. She instructs me that she had an accident on 4th July, 2013 with Earl   
Frederick who was insured by you.

She instructs me that you made an offer of $13,000 and did quote two authorities. However, those authorities are not completely all fours with the present matter. Since this involved the Pregnant lady and taking the egg skull rule i.e take your victim as you find her, into consideration , your offer is not enough .

However, we wish to accept $25,000 as a full and final compensation for her damages.

Please be guided

and we await an early reply.

Yours sincerely

Christopher Ross Gidla