16 October 2008

**To**

**CEO.**

**New India Insurance**

**Guardian Building**

**St.Vincent**

**POS**

Dear Sir/Madam

**RE: Claim for the motor vehicle number PBJ 7405, B12 Nissan Sentra.**

We act on behalf of Bartholomew Carl Joseph, who is the owner of the above vehicle.

I was instructed that on the 8th of September one of your policy holders Mr.Charles Bachan made an accident and the above mentioned vehicle was damaged. Your adjuster declared that the above vehicle is a right off.

On 15th October, 2008 I spoke to your adjuster and Ms.Venice George and they agreed to pay us $ 8,000 which was substantially low and would not provide us to buy a replacement vehicle with the same registration and model.

In order for us to buy a replacement vehicle it would cost us at least $ 25,000 as per the present market. However we are willing to accept $15,000 provided we could keep the wreckage.

If we do not hear from you within 14 days of the receipt of this letter we would assume that you are not agreeing to the above proposal and we would institute the legal proceedings for the full amount that is required to replace the vehicle plus the rentals for use of a vehicle. I take it that you would understand that if we proceed with the above action in the court of law you also would be incurring legal costs.

Thanks in advance for your early attention

Yours in Service,

**Christopher Ross Gidla**

Attorney at law