[Your Name]
[Your Address]
[City, State, ZIP Code]
[Your Email]
[Your Phone Number]

**“CLAIM FOR PERSONAL INJURY DAMAGES (TEMPLATE)”**

[Date]

[Insurance Company Name]
[Claims Department Address]
[City, State, ZIP Code]

**Claim Number:** [Your Claim Number, if already assigned]
**Date of Accident:** [Date of Accident]

**Dear [Insurance Company Name] Claims Department,**

I am writing to present a personal injury claim following an automobile accident that occurred on [Date of Accident]. My policy number is [Your Policy Number], and I am seeking fair compensation for the injuries, medical expenses, lost income, and pain and suffering that resulted directly from this incident.

**Accident Details and Documentation**

On **[Date of Accident]**, I was involved in a vehicle accident at **[Location]**. Following the incident, I took the necessary steps to document the accident as follows:

1. **Police Report**: I immediately reported the accident, and a police report was filed.
2. **Exchange of Information**: Contact information and insurance details were exchanged with all parties involved.
3. **Scene Documentation**: I documented the scene, including detailed photographs of the accident, damage to the vehicles, and any visible injuries sustained at the time.

These materials, along with any additional evidence needed to substantiate the facts of the accident, are available for your review.

**Injuries and Medical Treatment**

As a direct result of this accident, I suffered **[list specific injuries, e.g., a fractured arm, whiplash, and soft tissue damage]**, requiring immediate and ongoing medical treatment. My treatment to date has included:

* **Emergency medical care** on the day of the accident……
* **Follow-up medical appointments** and **physical therapy**
* **[Other treatments, such as medications, specialized care, or anticipated future treatments]**

The injuries have impacted my daily life and continue to restrict my activities. Enclosed are detailed medical records, treatment summaries, and an estimate of ongoing care needs.

**Summary of Economic Damages**

**Medical Expenses**

To date, I have incurred medical expenses totaling **$[amount]**, including but not limited to:

* **Emergency care and initial treatment**: $[amount]
* **Ongoing physical therapy and rehabilitation**: $[amount]
* **Medication and medical equipment**: $[amount]
* **Projected future medical costs**: $[amount]

**Lost Wages**

Due to these injuries, I was unable to work from **[Date]** to **[Date]**, resulting in lost wages of **$[amount]**. Further, due to the lingering effects of my injuries, I may experience continued lost earning capacity.

**Pain and Suffering**

Beyond tangible economic losses, the accident has caused significant physical pain, emotional distress, and an overall decrease in my quality of life. Based on the nature and severity of my injuries, we are requesting additional compensation for pain and suffering, calculated at a multiplier of **[1.5 to 5, based on severity]**.

**Settlement Demand**

In consideration of all medical costs, lost wages, pain and suffering, and future economic and non-economic losses, I am requesting a settlement of **$[demand amount]** to resolve this personal injury claim. This amount reflects a fair and reasonable resolution, supported by the enclosed documentation and the significant impact of this accident on my life.

**Documentation**

Please find attached the following supporting documents:

1. Police Report and Witness Statements
2. Photographic Evidence from the Scene of the Accident
3. Medical Records and Bills
4. Documentation of Lost Wages and Economic Loss

**Demand For Settlement Offer**

To ensure a prompt resolution, I respectfully request a response within **[10 business days or reasonable timeframe]**. I am available to discuss this claim and provide any additional information necessary. Please contact me at **[Your Phone Number]** or **[Your Email]** should you need further clarification.

Thank you for your attention to this matter and your cooperation in resolving this claim fairly and promptly.

Sincerely,
[Your Name]