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February 13, 2014

HABERKORN & ASSOCIATES
 PO BOX 7474
 MENLO PARK, CA 94025

RE: OUR INSURED: TINA M. KINOSHITA
 OUR CLAIM NUMBER: 2013 0015 006821-29
 DATE OF LOSS: NOVEMBER 21, 2013
 YOUR CLIENT(S): JON BJORNSTAD

DEAR MR. HABERKORN:

In the course of our investigation into the above referenced incident we have determined that we will be unable to make payment to you for the entire amount or a portion of your claim. For this reason, we must respectfully decline payment of: your entire claim.

Specifically, our investigation determined that your client was riding his bicycle on the sidewalk. We have received a copy of the police report and the police report has placed your client at fault for this loss for driving on a sidewalk with an associated factor of-Bicycle provisions/bicycle on a highway..

As mandated by law we are required to inform you of your rights pertaining to protecting your claim. Any lawsuit seeking recovery of property damages as a result of this accident must be filed within three (3) years of the accident date, or by November 21, 2016. If not timely filed, said actions, will be forever barred.

As mandated by law we are required to inform you of your rights pertaining to protecting your claim. There is a two year statute of limitations on bodily injury claims in the State of California. Accordingly, you have until NOVEMBER 21, 2015 to file a lawsuit against the responsible party for bodily injury in a court of competent jurisdiction, or settle your claim with us. If not timely filed, said actions, will be forever barred.

This matter may be reviewed by the California Department of Insurance, Claims Services Bureau, 11th Floor, 300 South Spring Street, Los Angeles, CA 90013, 1-800-927-4357 or 213-897-8921 (Out of State).

Should you have any questions, or wish to discuss this matter, please contact me at your convenience.

Sincerely,
 MERCURY INSURANCE COMPANY