



P.O. Box 997195  
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(800) 827-1570

March 14, 2014

Haberkorn & Associates  
ATTN: Matthew H. Haberkorn, ESQ.  
Po Box 7474  
Menlo Park, Ca 94025

RE: Our Insured: Tina Kinoshita  
Claim Number: 2013 0015 006821-29  
Date of Loss: November 21, 2013  
Your Client: Jon G. Bjornstad

Dear Mr. Haberkorn:

This is in response to your demand dated March 12, 2014 regarding your client's injury claim.

You advised in your letter that our insured did not stop at the stop sign that was prior to the crosswalk where your client rode his bicycle into. Our insured stated he did stop at the stop sign. Furthermore, the witness also advised the police officer who obtained his statement that he wasn't sure if our insured vehicle failed to stop at the stop sign.

Your client was riding his bicycle on the sidewalk and the police report placed your client at fault for this loss due to riding a bicycle on the sidewalk. We have completed our liability investigation and have placed fault on your client.

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. Any lawsuit seeking damages for personal injuries sustained in this accident must be filed within two (2) years of the accident, or by November 21, 2015. If not timely filed, said actions will be forever barred. This matter may be reviewed by the California Department of Insurance, Claims Services Bureau, 11<sup>th</sup> 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

NICHOLE BLAIR  
Claims Specialist II  
Sacramento Claims  
(916) 294-3534, ext. 22209