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My 2002 Suzuki Vitara failed three times in 2007 causing vast damages to vehicle, home, and personal property. The first two times it flew into reverse with no control by the driver and destroyed vehicle, carport, and house roof, and shed with personal possessions. The third time, it locked up and would not go into reverse, and I was able to get the vehicle to a repair shop and have parts replaced to unlock the wheels and brakes. I had to have tires replaced and fuel filter, air filter, and pcV valve and oil change and emission inspection to pass inspection.

The first accident was 2/13/07, the second on 4/15/07, and the third on 10/14/07.

The auto policy is [REDACTED] acct. [REDACTED]

The home policy is [REDACTED] acct. [REDACTED]

2/15 claim is [REDACTED]

2/15 house claim is [REDACTED]

Vin # 2S3TD52V226 [REDACTED]

4/16 auto claim is [REDACTED]

4/16 home claim is [REDACTED]

I have had Travelers insurance for years through Phil Carlin agency, Altoona, PA.

Through Cumming Motors and adjustor Mark Miller there were two "repair" claims for [REDACTED]

Through Scott Simington and adjustor Tom Havrilesko there were two home repair claims for [REDACTED]

There was an additional claim for personal property lost when vehicle crashed into carport storage shed for [REDACTED]

No mechanical parts of my vehicle were ever repaired or replaced. It was not test-driven or accident re-created. The body alone was repaired twice. Five Star Suzuki checked it twice, once for 1/2 hour, and once for some longer time, but not test-driven, or re-created.

I was told by the agents/adjustors that my insurance rates would probably not change. My auto insurance for my son and my self was cancelled, and then given a new renewal price of over twice the previous premium, if we wished to re-join Travelers. I was charged with being at-fault for the accidents and charged 6 points. My home owners insurance was almost tripled. No one could afford those prices, and should not have to accept such numbers and treatment.

I was never advised to trade my vehicle in before repair, nor before the second repair, nor was it totaled-even though the price of repair far exceeded the blue

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book value of my car. No one tried to help me understand what to do or what was being done. If my vehicle had been traded in or replaced after the first accident, there would have been no second or third accident, nor all the financial and insurance problems plaguing us now. I was not contacted nor kept in touch with, and why Travelers and Cummings would spend such an amount of money on body repair, instead of mechanical problems, is beyond belief. Certainly, if I had been made aware of what would happen with my vehicle and insurance, I would have sought additional counsel. I hope this was not done to me because of my being a single woman. Anyone who has been involved with my situation should have been concerned, considerate, courteous, and helpful. Do you think any one from Travelers or Cummings or Five Star knows how it feels to have to climb behind the wheel of that car, not knowing what might happen? I think not. Of course, I am the one who is suffering for this action. My son is also suffering because his insurance and mine are on the same policy. My daughter has suffered because I could not allow her to learn to drive in a dangerous vehicle. I have consulted an attorney, have discussed this with Rep. Rick Geist, and have regular contact with the attorney general, and will do whatever it takes to find out why this "accident" situation was treated in this manner.

Travelers paid for some rental car days for me, but I had to pay 30 days insurance rates for an Enterprise rental car, also of which I did not understand fully.

I want this researched, and settled ASAP. I need to get my son some insurance for his vehicle, have to get rid of this possessed, demon-like vehicle (from which I walked away unhurt twice). get another vehicle, plus new insurance and not at risk-rates. I am totally destitute right now. I have other physical problems, as well as family crises. I cannot have this terrible burden on my shoulders any longer. I want something done, and on my behalf. I want my driving record expunged, my insurance rating normalized, and this money situation between Travelers and Cummings straightened out. I paid [REDACTED] in deductibles. I need funds and restitution.

I could go on for a long time with this catastrophe. Let me know what more information I can provide to receive help and closure.

Please contact me immediately.

Thank you, [REDACTED]

Altoona, PA [REDACTED]

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