FICTIONAL SAMPLE · DRAFTED BY DEMANDLETTERHUB FROM A MADE-UP CASE FILE · NOT LEGAL ADVICE

PLEASE VERIFY BEFORE SENDING

Unverified AI draft. Every fact must be checked against the records before use. It is not legal advice. Fill in every [ADD: …] placeholder, set the demand amount, confirm anything marked [VERIFY], and delete this box before sending.

- The baggage liability limit in Rule 14 is not stated in the excerpt, so it is a placeholder. The contents claim ($2,146.90) may exceed it. Only a one-page contract excerpt was provided. Check the full contract for exclusions (for example valuables such as the watch), for whether "documented value" allows replacement price, and for any claim deadlines beyond the dates on the baggage notice.
- Check all totals. Overnight costs: $299.73 (the receipt total matches the sum of its four items). Contents claim: $2,146.90 (matches the sum of its five items). Combined, as read: $2,446.63.
- The $35.00 checked bag fee was refunded on March 3, 2026 and is not included in the losses. Card digits and the ticket number were left out for privacy.
- The February 12, 2026 airline email appears to stop mid-point on the hotel and meal costs (it only says the cancellation was due to crew availability). Confirm the complete email and whether the airline ever gave a reason for denying those costs.
- The facts that the agent said the airline was "out of hotel partners" and that about 40 other passengers got the same answer come from the client's own note. The agent's boarding-pass note is separate and is quoted as written.
- The sources do not say whether the trip is domestic or international, or whether the December 28 return flight (CR 427) was used. No unused-fare claim is made. If the trip was international, add [VERIFY: whether an international convention on air carriage governs or limits the baggage or delay claim].
- [VERIFY: federal consumer rules on airline refunds that apply] and [VERIFY: claim notice deadline in the contract of carriage]. Also consider whether federal law limits state-law claims against the airline, since this letter relies on the contract.
- The suitcase is supported by a bank statement entry, not a receipt. Receipts for the other items are said to be attached [baggage_claim_records.pdf p.1], but the receipts themselves were not provided.
- Missing items are left as placeholders: firm address, recipient name and address, delivery method, letter date, demand amount, response deadline, and baggage liability limit.

Brightwater Lowe PC
[ADD: firm street address]

[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

[ADD: recipient name]
Cobalt Ridge Airlines
Customer Relations and Baggage Claims
[ADD: street address]
[ADD: city, state ZIP]

Re: Demand for payment of lost baggage contents and overnight expenses. Passenger: Priya Ramaswami. Booking reference KQ7TZM. Baggage file reference HPTCR51874. Flight CR 418, December 19, 2025

Dear [ADD: recipient name]:

Introduction

We represent Priya Ramaswami regarding Cobalt Ridge Airlines Flight CR 418 from Granite Basin, Utah (GBN) to Harbor Point (HPT) on December 19, 2025, booking reference KQ7TZM [eticket_receipt_and_itinerary.pdf p.1]. Please direct all further communication about this matter to this office. Ms. Ramaswami has asked for payment in cash, not a voucher [firm notes].

The booking

Ms. Ramaswami purchased her ticket on October 30, 2025 and paid a total of $612.80 (fare $528.84, taxes and fees $83.96). She also paid a $35.00 checked bag fee [eticket_receipt_and_itinerary.pdf p.1]. Her original itinerary was Flight CR 418 on December 19, 2025, departing GBN at 6:15 pm, and Flight CR 427 on December 28, 2025, returning from HPT [eticket_receipt_and_itinerary.pdf p.1].

The contract of carriage (version effective September 1, 2025) provides in relevant part:

- Rule 9: "If we cancel your flight for a reason within our control, including crew scheduling, we will rebook you at no charge and provide a hotel voucher, meal voucher and ground transport for an overnight delay, or reimburse reasonable receipted costs if vouchers are not provided." [eticket_receipt_and_itinerary.pdf p.1]
- Rule 14: "A bag is considered lost if it is not located by the date stated in your baggage claim notice. We will pay the documented value of the contents, up to our liability limit, on receipt of a completed claim with receipts." [eticket_receipt_and_itinerary.pdf p.1]
- Rule 15: "Written claims for lost baggage must be submitted by the date shown on your baggage claim notice." [eticket_receipt_and_itinerary.pdf p.1]

The excerpt we have does not state the baggage liability limit. [ADD: baggage liability limit from the contract of carriage]

What happened

At 5:21 pm on December 19, 2025, Cobalt Ridge Airlines notified Ms. Ramaswami by text and email that Flight CR 418 was "cancelled due to crew availability" and that she had been rebooked on Flight CR 402 departing December 20, 2025 at 7:05 am [cancellation_notices_and_receipts.pdf p.1].

At 5:58 pm, a gate agent (Agent ID 4471) wrote on her reprinted boarding pass: "No hotel vouchers available. Keep receipts." [cancellation_notices_and_receipts.pdf p.1]. Ms. Ramaswami's contemporaneous note states that she asked for a hotel and meal voucher. She was told the airline was out of hotel partners for the night and was told to book her own room and keep receipts for reimbursement. She states that about 40 other passengers received the same answer [cancellation_notices_and_receipts.pdf p.1]. She paid for a hotel, meals and rideshare transportation, itemized below.

Ms. Ramaswami arrived at HPT on Flight CR 402 on December 20, 2025. Her checked bag, tag number CR 774102, did not arrive [cancellation_notices_and_receipts.pdf p.1]. She filed a delayed baggage report, file reference HPTCR51874, at the Harbor Point baggage service office at 10:42 am that day [baggage_claim_records.pdf p.1]. The notice she received stated that the bag would be treated as lost if not found by January 20, 2026, and asked her to submit her contents claim by February 3, 2026 [baggage_claim_records.pdf p.1].

On January 21, 2026, Cobalt Ridge Central Baggage wrote that it had not located the bag and that it was "now considered lost." The letter asked for an itemized list of contents with receipts [baggage_claim_records.pdf p.1]. On January 26, 2026, Ms. Ramaswami submitted her contents claim through the online claim form, confirmation CBC-209931. This was before the February 3, 2026 date given in the notice [baggage_claim_records.pdf p.1]. She attached receipts for every item except the suitcase, for which she attached a bank statement entry [baggage_claim_records.pdf p.1].

On February 12, 2026, Customer Relations offered a $500.00 travel voucher, valid through December 31, 2026, "in full settlement of your baggage and delay claims." The same email stated that the airline's records show the cancellation was due to crew availability [airline_responses.pdf p.1]. On February 14, 2026, Ms. Ramaswami declined the voucher and asked to be paid by check or card refund [airline_responses.pdf p.1]. On February 27, 2026, the airline stated that its voucher offer "stands," said it would refund the $35.00 checked bag fee, and described the case as closed. The $35.00 refund posted on March 3, 2026 [airline_responses.pdf p.1].

Losses

Item	Date	Amount	Source
Hotel room and tax, Juniper Gate Airport Inn	December 19-20, 2025	$189.55	[cancellation_notices_and_receipts.pdf p.1]

Item	Date	Amount	Source
Dinner, Terminal B	December 19, 2025	$34.68	[cancellation_notices_and_receipts.pdf p.1]
Breakfast, Terminal B	December 20, 2025	$27.50	[cancellation_notices_and_receipts.pdf p.1]
Rideshare, airport to hotel and back	December 19 and 20, 2025	$48.00	[cancellation_notices_and_receipts.pdf p.1]
Overnight costs subtotal (as read)		$299.73	[cancellation_notices_and_receipts.pdf p.1]
Suitcase, hard-side (replacement price)	Claim submitted January 26, 2026	$289.00	[baggage_claim_records.pdf p.1]
Wool coat and two sweaters	Claim submitted January 26, 2026	$412.40	[baggage_claim_records.pdf p.1]
Work clothing, five outfits	Claim submitted January 26, 2026	$538.75	[baggage_claim_records.pdf p.1]
Gifts for family (two handbags, a watch)	Receipts dated December 2025	$706.25	[baggage_claim_records.pdf p.1]
Toiletries and medications replaced in Harbor Point	December 20-22, 2025	$200.50	[baggage_claim_records.pdf p.1]
Contents claim subtotal (as read)		$2,146.90	[baggage_claim_records.pdf p.1]

Total (as read from the bills): $2,446.63

This total does not include the $35.00 checked bag fee, which the airline has already refunded [airline_responses.pdf p.1].

Demand

The cancellation of Flight CR 418 was, by the airline's own account, due to crew availability [cancellation_notices_and_receipts.pdf p.1; airline_responses.pdf p.1]. Rule 9 of the contract of carriage covers cancellations within the airline's control, "including crew scheduling." When vouchers are not provided, it requires reimbursement of reasonable receipted costs [eticket_receipt_and_itinerary.pdf p.1]. The airline did not provide vouchers, and its agent told Ms. Ramaswami to keep her receipts [cancellation_notices_and_receipts.pdf p.1]. The bag has been declared lost by the airline [baggage_claim_records.pdf p.1]. Rule 14 provides for payment of the documented value of the contents on receipt of a completed claim with receipts, up to the airline's liability limit [eticket_receipt_and_itinerary.pdf p.1]. Ms. Ramaswami submitted a completed claim on time.

A travel voucher does not satisfy these obligations. Ms. Ramaswami has declined it, and it cannot be treated as settlement of her claims [airline_responses.pdf p.1].

We demand payment of [ADD: demand amount] by [ADD: response deadline], by check or refund to her original form of payment, delivered to this office. Federal consumer rules on refunds for cancelled or significantly changed flights may also apply [VERIFY: federal consumer rules on airline refunds that apply]. We also note the claim notice provisions of the contract of carriage [VERIFY: claim notice deadline in the contract of carriage]. Ms. Ramaswami submitted her claim before the date stated on her baggage claim notice [baggage_claim_records.pdf p.1].

If we do not receive a satisfactory written response by that date, Ms. Ramaswami reserves all rights and remedies available to her. Nothing in this letter waives any of them.

Sincerely,

Collin J. Brightwater
Brightwater Lowe PC