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 damages total of $18,209.01 is my addition of the three document totals ($11,965.00 + $4,983.67 + $1,260.34). Please check it. The $650.00 emergency tarp charge is already inside the $11,965.00 garage estimate total and is not counted twice.
- The garage figure is an estimate (Brandt and Sons No. 26-0412, valid until July 1, 2026). The records do not show that the repair has been done or that a final invoice exists. Only the $650.00 emergency work is shown as paid. Update if a final invoice comes in.
- Brandt's estimate includes full garage roof replacement because the shingles cannot be matched. The insurer may dispute this. [VERIFY: Ohio rule on matching of roofing materials]
- The rental ran April 10 to May 1, 2026, and the shop attributes the long repair time to a back-ordered hood. Confirm the claim for the full period. [VERIFY: Ohio rule on loss-of-use / rental damages]
- Confirm that Ashby Tree and Lawn LLC is responsible for its crew's conduct. [VERIFY: Ohio rule on employer liability for crew negligence]
- The claim number in the source has a stray character (printed "CGI-PD-2026-30917"). Confirm it against the original email.
- The records give only "2023 midsize SUV, dark blue." Make, model and ownership or title in Ms. Brooks's name are not in the records. The repair order and rental list her as customer and renter.
- I did not see the photographs themselves, only Ms. Brooks's photo log. The Hartley statement is typed with no visible signature. No diminished value documentation is in the file.
- Firm address, date, delivery method, insurer address, demand amount and response deadline are all placeholders.

Kessler Lowry LLP
[ADD: firm street address]
[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

Monica Feld, Adjuster
Copperline General Insurance
[ADD: street address]
[ADD: city, state ZIP]

Re: Property Damage Claim – Our Client: Nadia Brooks; Your Insured: Ashby Tree and Lawn LLC; Claim No. CGI-PD-2026-30917 [ADD: confirm claim number]; Date of Loss: April 8, 2026

Dear Ms. Feld:

Introduction

We represent Nadia Brooks for damage to her detached garage at 45 Orchard Hill Drive, Westbrook Falls, Ohio, and to her dark blue SUV, caused on April 8, 2026, when a tree crew working for your insured, Ashby Tree and Lawn LLC, dropped a large oak limb onto both. Your insured's owner, Wes Ashby, reported this loss to Copperline General Insurance and identified you as the adjuster on claim number CGI-PD-2026-30917 [incident_email_and_report.pdf p.1]. Nobody was hurt [firm notes]. Please direct all further communication about this claim to our office.

Facts and liability

On April 8, 2026, at about 10:15 AM, neighbor Glenn Hartley watched from his driveway at 47 Orchard Hill Drive as a tree crew working in the yard of 51 Orchard Hill Drive cut a large limb from an oak tree near the property line. Mr. Hartley states that the limb was not tied off with a rope, that it swung toward Ms. Brooks's side, and that it fell onto her detached garage. It crushed part of the garage roof and hit the SUV parked in front of the garage. He states that the crew's truck had "Ashby Tree and Lawn" on the door [incident_email_and_report.pdf p.1].

Ms. Brooks's photo log, dated April 8, 2026, records the following [incident_email_and_report.pdf p.1]:

- An oak limb, roughly 2 feet thick, resting across the garage roof.
- Broken roof trusses and torn shingles, with the garage interior visible.
- A dented hood and cracked windshield on the SUV.
- The Ashby Tree and Lawn truck parked at 51 Orchard Hill Drive.

Your insured has acknowledged what happened. At 4:52 PM that same day, Mr. Ashby wrote to Ms. Brooks that "[m]y crew lead says the rigging line on that limb was not set before the cut and it came down on your side. That should not have happened." He added, "We will make it right," and directed Ms. Brooks to send her estimates to you [incident_email_and_report.pdf p.1].

On these facts, Ashby Tree and Lawn LLC's crew failed to use reasonable care in cutting the limb without first setting the rigging line, and that failure caused the damage to Ms. Brooks's property. Ms. Brooks did nothing to contribute to the loss. Her vehicle was lawfully parked at the

time [incident_email_and_report.pdf p.1]. Ashby Tree and Lawn LLC is responsible for the conduct of its crew. [VERIFY: Ohio rule on employer liability for crew negligence]

Damages

Garage repair. Brandt and Sons Builders prepared Estimate No. 26-0412 on April 14, 2026, for repair of impact damage to the detached two-car garage. Ms. Brooks paid $650.00 for emergency tarp and debris removal on April 8, 2026, by check [garage_repair_estimate.pdf p.1]. The estimate states that the full garage roof must be replaced because the existing shingles cannot be matched [garage_repair_estimate.pdf p.1]. [VERIFY: Ohio rule on matching of roofing materials]

Item	Description	Amount	Source
Garage 1	Emergency tarp and debris removal, April 8, 2026 (already paid by Ms. Brooks)	$650.00	[garage_repair_estimate.pdf p.1]
Garage 2	Remove damaged section of roof and 5 broken trusses	$1,850.00	[garage_repair_estimate.pdf p.1]
Garage 3	Install 5 new engineered trusses	$2,375.00	[garage_repair_estimate.pdf p.1]
Garage 4	Roof sheathing, 12 sheets	$1,140.00	[garage_repair_estimate.pdf p.1]
Garage 5	Underlayment and architectural shingles, full garage roof	$3,960.00	[garage_repair_estimate.pdf p.1]
Garage 6	Replace damaged gutter and downspout, front side	$485.00	[garage_repair_estimate.pdf p.1]
Garage 7	Repair overhead door track and top panel	$920.00	[garage_repair_estimate.pdf p.1]
Garage 8	Permit fee	$175.00	[garage_repair_estimate.pdf p.1]
Garage 9	Haul away and dumpster	$410.00	[garage_repair_estimate.pdf p.1]
	Garage estimate total (as stated in the estimate)	**$11,965.00**	[garage_repair_estimate.pdf p.1]

Vehicle repair. Westbrook Collision Center repaired Ms. Brooks's 2023 midsize SUV [ADD: vehicle make and model] under repair order WC-88413. The vehicle was in the shop from April 10 to May 1, 2026, and Ms. Brooks paid the invoice in full on May 1, 2026 [vehicle_estimate_and_rental.pdf p.1]. The shop's notes state that the damage is consistent with a heavy object falling onto the hood and roof while the vehicle was parked. They also state that the vehicle could not be driven safely, because the cracked windshield blocked the driver's view and the front camera needed recalibration [vehicle_estimate_and_rental.pdf p.1].

Item	Description	Amount	Source
Vehicle 1	Hood, replace and refinish	$1,640.00	[vehicle_estimate_and_rental.pdf p.1]
Vehicle 2	Windshield, replace and recalibrate camera	$1,285.00	[vehicle_estimate_and_rental.pdf p.1]
Vehicle 3	Front fender, left, repair and refinish	$720.00	[vehicle_estimate_and_rental.pdf p.1]
Vehicle 4	Roof panel, paintless dent repair	$560.00	[vehicle_estimate_and_rental.pdf p.1]
Vehicle 5	Blend adjacent panels	$310.00	[vehicle_estimate_and_rental.pdf p.1]
Vehicle 6	Shop supplies	$145.00	[vehicle_estimate_and_rental.pdf p.1]
Vehicle 7	Sales tax	$323.67	[vehicle_estimate_and_rental.pdf p.1]
	Vehicle invoice total (as stated on the invoice)	**$4,983.67**	[vehicle_estimate_and_rental.pdf p.1]

Rental car. Ms. Brooks rented a standard SUV from Parkway Car Rental under agreement PCR-551902 from April 10 to May 1, 2026, and returned it the same day her own vehicle was released. She uses her vehicle to commute to work and to drive her children to school. The repair took longer because the replacement hood was back-ordered from April 13 to April 27, 2026 [vehicle_estimate_and_rental.pdf p.1]. [VERIFY: Ohio rule on loss-of-use / rental damages]

Item	Description	Amount	Source
Rental 1	Base rate	$1,092.00	[vehicle_estimate_and_rental.pdf p.1]
Rental 2	Taxes and fees	$168.34	[vehicle_estimate_and_rental.pdf p.1]
	Rental total (as stated on the receipt)	**$1,260.34**	[vehicle_estimate_and_rental.pdf p.1]

Summary

Category	Amount	Source
Garage repair (Brandt and Sons Estimate No. 26-0412, includes $650.00 already paid)	$11,965.00	[garage_repair_estimate.pdf p.1]
Vehicle repair (Westbrook Collision Center, WC-88413)	$4,983.67	[vehicle_estimate_and_rental.pdf p.1]
Rental car (Parkway Car Rental, PCR-551902)	$1,260.34	[vehicle_estimate_and_rental.pdf p.1]
Total (as read from the bills)	**$18,209.01**	

Ms. Brooks reserves the right to supplement this claim if further damages are documented, including any change in the final garage repair cost.

Demand

On behalf of Ms. Brooks, we demand payment of [ADD: demand amount] for the property damage and loss-of-use costs described above. Please respond in writing by [ADD: response deadline].

We also ask that Copperline General Insurance and Ashby Tree and Lawn LLC preserve all evidence relating to this loss. This includes photographs and video, crew and job records for April 8, 2026, the crew lead's reports and communications, rigging and cutting equipment records, and all communications with Ms. Brooks and with Mr. Hartley.

Please contact me with any questions or to arrange an inspection of the garage or vehicle records.

Enclosures: Statement of Glenn Hartley and email from Wes Ashby with photo log; Brandt and Sons Builders Estimate No. 26-0412 and receipt; Westbrook Collision Center repair order WC-88413; Parkway Car Rental agreement PCR-551902

Sincerely,

Andrea P. Lowry
Kessler Lowry LLP