

17 - 1093

OCT 20 2017

ATTN: SONJA

This letter is to inform whoever's in charge of invoice number **29057**, that I, Mike Karbon would like to dispute the charges. I feel there's not sufficient evidence to prove my car struck the tree, which rendered the amount of \$420. Although police report **2017-00006637** states a small tree was hit. There was nothing discussed to me about a tree, let alone exactly which tree was hit.

My insurance agent, Mark Gates and I, along with Erie's claims agent, tried to contact the proper contacts many times, with no luck. I would like to know why no one was willing to give us an intelligent explanation. Most stated, it is, what it is, but I disagree. Since when can anyone send out invoices to something that didn't happen; let alone a tree that hasn't been replaced?

My car spun like a top. It weighs roughly 3600 lbs and was hit in the driver side rear. If my car hit that tree, there'd be obvious damage, both to the tree and the vehicle. With zero passenger side damage, wouldn't one think there'd be something on passenger side of the vehicle? It sure didn't come from the driver side; my car spun a 180 and came to a halt in the south bound lane. What about the tree, where's the damage?

All any of us wanted was proof that my car hit this supposed tree. If my car hit this supposed tree, then my insurance company, or I would pay, no questions. Moreover, I ask to be heard at the next DPI committee meeting, or talk to someone in charge. It's not right for me to be getting harassed by the city of Manitowoc for something that most likely didn't happen, or let alone my fault.

Sincerely,

Mike Karbon





Branch Office • 2409 North Main Street • Suite 200 • P.O. Box 2410 • East Peoria, IL 61611-0410
309.698.1825 • Toll free 1.888.335.3743 • Fax 888.339.3743 • www.erieinsurance.com

August 9, 2017

City Of Manitowoc
900 Quay St
Manitowoc, WI 54220-4543

Re: ERIE Claim # A00000396027
ERIE Insured: Mike Karbon
ERIE Policy # Q06 0124862
Loss Date: 05/16/17

Dear Sir or Madam:

We have reviewed the facts of this accident.

As you probably know, our obligation as an insurer is to reimburse you only when our insured is legally responsible for your damage. We must be guided by all information available to us, including the report of our insured.

We wish to be fair in handling your claim, but the facts indicate that our insured is not liable for your damage. For this reason, we must respectfully decline payment of your claim.

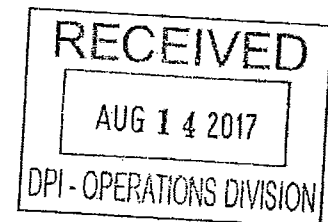
Our decision on this case was based upon the following: Our investigation has found that our insured is not the proximate cause of this loss the other party listed on the police report struck our insured and our insured spun and struck the curb and tree. Please contact the insurance company for Amber Rupp.

Sincerely,

Tiffany Henson
Inside Claims Rep
309-698-7993

/TMH CLM06

cc: WW1238: Gates Insurance Agency
File





DATE	INVOICE NO
5/16/2017	0029057

BILL TO
MICHAEL KARBON 1305A S 12TH ST MANITOWOC, WI 54220

DUE DATE
7/27/2017

DESCRIPTION	QUANTITY	EFFECTIVE RATE	AMOUNT	DISCOUNT	CREDIT	BALANCE
PREVIOUS OUTSTANDING BALANCE						0.00
Parks P17-194 - Remove/replace tree - premature death due to accident 5/16/17:						
REMOVE & REPLACE	1.00	400.00	400.00	0.00	0.00	400.00
TREE-PREMATURE DEATH TAX	1.00	20.00	20.00	0.00	0.00	20.00
INVOICE TOTAL:			420.00	0.00	0.00	420.00

PLEASE DETACH BOTTOM PORTION & REMIT WITH YOUR PAYMENT

For questions please contact us at (920) 686-6960

Customer Name: MICHAEL KARBON
Customer No: 007078
Account No: 0004249

DUE DATE	INVOICE NO
7/27/2017	0029057



Please remit payment by the due date to:

City of Manitowoc
900 Quay St.
Manitowoc, WI 54220-4543

Invoice Total: 420.00
Discounts: 0.00
Credit Applied: 0.00
Ending Balance: 420.00

INVOICE BALANCE: \$420.00
AMOUNT PAID: _____