

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name]
[Recipient Title/Department]
[Insurance Company or Organization Name]
[Address]
[City, State, Zip Code]

RE: Factual Summary of Incident and Statement of Liability

Claim Number: [Insert Claim Number]

Date of Incident: [Insert Date]

Location: [Insert Location]

Dear [Recipient Name],

This letter provides a formal factual summary of the incident that occurred on [Date] at approximately [Time]. This summary serves to establish the sequence of events and clarify the basis of liability.

I. Factual Summary of the Incident

On the date mentioned above, [describe your actions immediately preceding the event, e.g., I was driving northbound on Main Street]. At the same time, [describe the other party's actions, e.g., the insured party was exiting a parking lot].

The incident occurred as follows: [Provide a chronological, step-by-step description of the event. Stick to objective facts such as speed, weather conditions, signals used, and the point of impact/contact].

Following the incident, [describe immediate aftermath, e.g., police were called to the scene, medical assistance was sought, or photos of the damage were taken].

II. Evidence and Documentation

The following evidence supports this factual account:

- [e.g., Police Report #12345]
- [e.g., Statements from Witness Name]
- [e.g., Photographs of the scene and property damage]
- [e.g., Video surveillance footage]

III. Statement of Liability

Based on the facts outlined above, it is evident that [Other Party's Name] is liable for the resulting damages. The liability is established due to [cite specific reason, e.g., failure to yield the right of way, breach of duty of care, or violation of local traffic code Section X].

But for the negligent actions of [Other Party's Name], this incident and the subsequent [injuries/damages] would not have occurred. I have attached the supporting documentation for your review.

I look forward to your prompt response regarding the acceptance of liability and the next steps in resolving this claim.

Sincerely,

[Your Signature]

[Your Printed Name]