

September 9, 2011

Send all correspondence to: Farmers National Document Center P.O. Box 268994 Oklahoma City, OK 73126-8994

Fax: (877) 217-1389

Email: claimsdocuments@farmersinsurance.com

Fatekh Vergasov 470 Ruthven Ave Palo Alto. CA 94301-1222

RE: Insured: Fatekh Vergasov

Claim Unit Number: 1019242364-1-2 Policy Number: 0148356867 Loss Date: 07/21/2011

Dear Fatekh Vergasov:

This letter is in confirmation of our telephone conversation in which we discussed you will not be pursuing a claim under your Uninsured Motorist Property Damage Endorsement. As discussed, this Endorsement would not apply to this loss since the other party cannot be identified. If you have information that indicates otherwise, please contact me.

We have requested a police report, if one was filed. If the police report enables us to identify the adverse party, your UMPD coverage may be available for your vehicle repairs. We will notify you when this report is received. If you obtain a copy of the police report, please forward it to us at the fax number provided above.

In the meantime, it is possible that you could be served with legal papers related to this loss. If that happens, please immediately bring it to our attention by calling us or forwarding a copy of these papers to us at the National Document Center at the address or fax number provided above. Your cooperation will be necessary, so we can help to ensure proper handling of any legal action that may result from this accident.

Pursuant to California Code of Regulations, we are required to notify you of our attempt to pursue or not pursue subrogation. Subrogation is our right to collect monies back from the third party responsible for the damage to your vehicle/property when that third party is legally liable for the damages. The reported facts of the loss indicate there is no potential for subrogation under the Uninsured Motorist Property Damage portion of the policy, as the legally liable party could not be identified.

If you have any additional questions, please feel free to call me at (913) 827-5394. I have enjoyed working with you and would like to thank you for letting us serve your insurance needs.

Sincerely,

Farmers Insurance Exchange

Samantha Chiappetti

HelpPoint Claims Representative

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For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.