

Accident Insurance Letter!
By *Michael M. Tickenoff*
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Dear Mr. Tinkledorf, after our recent phone conversation and upon your request I am sending you the following personal account of our accident regarding our claim with the Takem and Runski Insurance Service.

To be exact, the date of our mishap was Saturday, August 21, 2002, at approximately 10:37 AM. As we discussed, my wife and I had ordered our brand new, never before driven Lincoln Limited from the Silverton Bronzookie Elite Dealership.

We had waited more than 4 months to receive our custom and limited Lincoln. We finally got the long awaited call from the dealer, giving us the date for pickup and of course we were more than excited. As you know, our policies will indicate that never before have we owned such a vehicle. But due to the fact that our 11 children are all away from home, our farm is paid for and our final years are upon us, we decided we wanted something really safe and besides we waited a long time to somewhat splurge and felt such a luxury was due us.

Well, to make this long and wearisome story shorter, we done got the brand spankin' new car! The morning was beautiful, the day was bright and my Genni was sitting next to me like it was in the old days, sort of nostalgic and all that good stuff. Like two excited kids we pulled out of Bronzookie's Dealership onto Water Street and on my wife's request, we circled around the downtown area a few times, honking in front of the Town House Coffee Shop and revving up the motor at Larson-Flynns Insurance corner, showing off our latest extravaganza and so on. I am still arguing that if we wouldn't have done that show-off thing over at the IGA, I wouldn't have to be writing this letter to you.

Regardless, we finally decided to head home to show our neighbors and made a right turn onto 2nd Street and this is where things began to go wrong for us.

As we crossed Oak and came to Main Street (better known as Danger Hill) and as I explained and as it is written in the report, Danger Hill is the steepest and most dangerous street in Silverton. It rises some 500 feet in one block and has several really sharp turns in it. It is one of the streets that all the kids go sledding on in the winter when it snows and now we know they bike it too!

Knowing the Danger Hill reputation, we slowly and cautiously approached this street, but still, this is what happened...

...Out of nowhere, like a bat out of hell, and I mean fast, this huge, indiscernible object came shooting down the hill and was right there like taxes on effort! To tell you the truth I saw it coming through the corner of my eye and didn't have a chance to react in any way shape or form. Before I could even turn my head, this flying hurtling thing was coming right at us. At twenty feet it appeared to be some kind of a combination of things to me, like three football players bound up in one uniform but only wearing one helmet.

Now, I could see it waving and making gestures as if trying to make me go away, and believe

me, I tried, but too late, way too late!

This is the part I keep having nightmares about; it was like living in one of those horror films where you see it coming but just can't get away. However, Doctor Wicks has got me on some very interesting nightmare medication that seems to be helping me get through this thing, wow!

Before we knew it, the hurtling object was upon us, or should I say colliding with us as I stared in horror and utter disbelief! Ekes, it was a kid!

...Or what appeared to be one, for it or he, was rather large, that is why at first I thought it to be two or three football players but it turned out to be Silverton's largest kid, Joelly Slemendosky and in fact the hugest kid in the state! I'm not kidding; read the report! He is only 13 years old and maybe this explains why he was totally out of control. No matter, there he was screaming down at me. Either he made no attempt to avoid me or just was unable to turn his massive flying out-of-control hulk away from his sure and immediate crash into my left front fender. With a terrific BOOM-WAM-SLAM-THUD-SCREECH there Slemendosky went, directly into my brand new wheel well.

He (Slemendosky) hit us like a fully loaded freight train (if that would make a difference) and with just about the same amount of force, for this kid weighs nearly FOUR HUNDRED POUNDS! An on top of this he was riding some kind of reinforced beefed-up elephant buffalo bike, with tons of extra welds holding it together, I guess that was done to help support his bulk. The bike alone did enough damage to my front end to put our new purchase into Roses Body shop for a month, but this was only the beginning!

Upon impact, humungous Joelly flew head over handlebars and ass over heels, and I saw his face which was now only about two feet from mine, filled with both indignation at me being in his way and also with terror of what might be the outcome of his flight! He immediately disappeared out of my sight as the massive over-built bike smashed its front wheel going at least forty miles an hour into my front wheel, thereby exploding the tire on impact, and the bike disintegrated into sparks and shot like a steel javelin into the wheel, piercing and breaking my front trans axles, snapping my steering gears so that the steering wheel spun out of my grip. With this, my hand went flying and caught my wife Genni in the jaw, temporarily knocking her out!

This was the worst part of the entire accident, for never before have had I hit my wife, and she thinks I finally released all that worked up tension and just gave it to her, but I keep writing her letters at her mothers, telling her this was truly an accident.

Huge Joelly's flight through the air continued and upon his descent, he came crashing down with a mighty thud upon our hood, smashing it down into the motor as deep as a bathtub. This part of the accident might have been avoided but upon the bikes Collision with us, the front of my car was pushed to the right a little and so Slemendosky came down to meet the hood dead center, and maybe for his good, or he would have hit the pavement.

Nevertheless, the reason for the front of the car now being totally crushed is because Joelly landed on it going at least forty miles an hour! And if you figure out the physics on this, add up 400 pounds hitting a slow moving object at forty miles an hour you got one heck of a crash!

I thought that was it for all of us, but then, like a magic move the journey of this kids body was not over, for it arose out of my hood and then flung itself against my wife's side of the windshield, and good thing she was out cold for now, because that entire side of the windshield was caved in with a gut wrenching grind...then he was gone...WHERE...I didn't know?

I had no idea where he had gone; there seemed to be a momentary pause and I looked around for that split instant wondering what part of the street he was going to land on, but then, WHAM, the entire roof came crashing in on my head. With this crushing blow from above, all four side windows burst out onto the street. This is where I got most of my contusions and the massive bump on top of my head (see picture #9).

Poor Joelly must have come down, not must have, but he did, directly on the top of our new car. This massive dent in and of itself was estimated to be a near "total" in and of itself and un-repairable...but let me go on from here.

On the way over the top of the car Slemendosky's heavy duty iron backed belt caught the windshield wipers and ripped out the motors and the wiring for them, and his boot tore off the antenna and the special electronic mirror. And there went all the computer stuff; it must have shorted out at this point and smoke started pouring from the dash. Oh heavens, I thought we were gonna be burned alive!

I was now slumped down in the smoked filled car with the roof pushing down on my head, my wife was cussing, something she has never done in her entire life, not even with 11 kids, and she was sort of stirring around in the glass but still it was not over, for Joelly's journey over our new car was still not yet done.

Slemendosky's bulk still had enough momentum to bounce out of the two foot deep Jacuzzi sized hole in our roof and then his bulk came down onto the trunk lid and this is where the rest of the damage took place.

At this point of impact, the trunk lid broke off its hinges and as it flew open, Joelly's shoulder caught the inside corner and bulged out the back right fender, popping off the tail lights! And as he exited the trunk the handle bars he was still holding onto hooked into the license plate light wiring and there went the bumper and all the wiring with it.

Finally the thuds and collisions stopped and we came to rest against a fire hydrant, which suddenly broke open, and that's where the fire which was about to burst was put out. Even though we were saved by the gushing waters, the water did rather soak the entire inside of the car, and by the time the Silverton

Water Department got the water shut off, not much in our car could be saved from all the water damage!

By the time the ambulance arrived, Slemendosky had crawled through our Mayors yard, Mrs. Biasi's favorite flower garden and up onto her nearby lawn and was sitting there stunned. He seemed rather dazed but still had enough momentum in him and just enough wits about him to be "flipping us the bird". I guess that part of him was still working!

We are sending along these pictures so that you might identify and follow the sequence of events as I described them herein. If you start at the front left fender, you will see the remainder of the bike sticking out of the front wheel well. That huge smashed in area on the hood pushed down into the engine area and so many things are broken that they say the whole upper engine might have to be replaced.

The windshield wipers and antenna and wires were carried back into the trunk area and left deep gouges along the way. You can see Officer Kelly holding up the one and only solid piece of glass from our side windows in picture #6. The tail lights and license are also gone and the bumper has a slight bow in it. You can see the cuts and contusions on my head in picture #9, and if you look at picture #8 you can see my wife's swollen jaw and black eyes.

Also, we're sending along The Silverton "Appeals" news clipping of our misfortune.

"Big New Car Meets Big Boy on Old Bike; Boy Wins BIG!

So, dear Mr. Tinkledoarf, please process our claim as soon as possible for the total amount of our new Lincoln Limited! We are not seeking personal injury costs, for we are most thankful and grateful to all powers above that we have survived this dreadful and most embarrassing collision with a bike and its 400 pounds of hazardous material!!

Total Costs: \$37,000. So far!

Sincerely Yours

Mr. And Mrs. Survivors

PS. I would like to know if our policy might cover "Recovery" payments. I'm trying to get Genni to go to Hawaii with me for a week of rest and recuperation. So far she is reluctant to get into any car with me, but I figure a trip to Hawaii might just help put our marriage back together!

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