

## Accidents Happen

S.C. Anderson  
PO Box 4321  
Minnetonka, MN 98765

Superior Health Insurance  
ATTN: Claims Review  
PO Box 6789  
New York, NY 12345

Dear Sir,

I'm writing in response to your request for additional information. In block #3 of the accident report form I put "Trying to do the job alone" as the cause of the accident. In your letter you said that I should explain more fully and I trust that the following details should be sufficient.

I'm a bricklayer by trade. On the date of the accident I was working alone on the roof of a new 3 story building. When I completed my work I discovered I had about 300 pounds of brick left over. Rather than carry the bricks down by hand I decided to lower them in a barrel by using a pulley that was attached to the side of the building at the 3rd floor. Securing the rope at ground level I went to the roof swung the barrel out and loaded the bricks into it. Then I went back to the ground and untied the rope while holding it tightly to insure a slow descent of the three hundred pounds of bricks.

You will note in block #2 of the accident report form that I stated I weighed 165 pounds. Due to my surprise at being jerked off the ground so suddenly ! lost my presence of mind and did not let go of the rope. Needless to say, I proceeded at a rather rapid rate up the side of the building. In the middle of the second floor I met the barrel coming down. This explains the fractured skull and broken collar bone.

Slowed down only slightly by the barrel I continued my rapid ascent, not stopping until my right hand was two knuckles deep into the pulley. Fortunately, I retained consciousness and was able to hold tightly to the rope in spite of my pain and injuries.

At approximately the same time, however, the barrel of bricks hit the ground and the bottom of the barrel broke out. Devoid of the weight of the bricks the barrel weighed approximately 50 pounds. I refer you again to my weight in box #2. As you might imagine, I began a rather rapid descent down the side of the building. In the middle of the second floor, I again met the barrel coming up. This accounts for my two fractured ankles and lacerations of my legs and lower body. This encounter with the barrel slowed me enough to lessen injuries when I fell onto the pile of bricks. Fortunately only three vertebrae were cracked.

I'm sorry to report however as I lay there on the bricks, in pain, unable to stand or move, I lost my

presence of mind and let go of the rope. The empty barrel, weighing more than the rope, came back down and broke both of my legs.

I hope I furnished the information that you need to complete the processing of my claim and that you understand how the accident occurred by trying to do the job alone.

Sincerely,  
S. Anderson

Submitted by Eugene Britnell