

**PLAINT****SUMMARY COURT AT GEORGE TOWN****N:**

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

To the Defendant:

Mrs. Dedra Mendez
c/o Department of Vehicle & Drivers' Licensing – DVDL
990 Crewe Road, George Town, Grand Cayman
Tel: (+345) 517 5022

THIS PLAINT has been issued against you by the above – named Plaintiff in respect of the claim set out on the next page.

Within 14 days after service of this Complaint on you, counting the day of service you must either satisfy the claim or return to the Court Office, PO Box 495GT, George Town, Grand Cayman, the accompanying Acknowledgment of Service form stating therein whether you intend to contest this action. If you intend to defend the action, in whole or in part, you must set **out full particulars of your defence** in the space provided in the Acknowledgement of Service form.

If you fail to satisfy the claim or fail to return the Acknowledgement of Service form containing full particulars of your defence, the Plaintiff may apply for a **Default Judgment** without any further notice to you.

PARTICULARS OF CLAIM

1. The Defendant owes the Plaintiff CI\$713.00 for repairs to vehicle registration number [REDACTED], a 2009 white Suzuki Vitara, arising from a collision at approximately 2:00 pm on Thursday, 28 May 2026, on Shamrock Road near the Cayman Islands Brewery.
2. The Plaintiff was stationary and indicating a right turn when the Defendant's husband, Mr. Dwayne N. Mendez, drove into the rear of the Plaintiff's vehicle. The Defendant's vehicle registration number is [REDACTED].
3. The Plaintiff called 911 to report the accident, under Report Number [REDACTED].
4. Mr. Dwayne Mendez called his wife, the Defendant, Mrs. Dedra Mendez, who arrived at the accident scene shortly thereafter.
5. The parties agreed that the Defendant would pay for the damage to the Plaintiff's vehicle and exchanged contact details.
6. The Plaintiff later took her vehicle to Car City, where it had been purchased in August 2023, to obtain a repair quote.
7. On 1 June 2026 at 8:55 am, the Plaintiff sent the Defendant, by WhatsApp, a copy of Car City's quote (**Exhibit "CMB1"**). The Defendant did not respond or acknowledge receipt.
8. On 2 June 2026, the Plaintiff attended Indigo Insurance's Grand Harbour office, where the Defendant's vehicle was insured. After speaking with a staff member, the Plaintiff was told that the Certificate of Insurance provided by the Defendant's husband (**Exhibit "CMB2"**) had been cancelled in August 2025.
9. On 2 June 2026, the Plaintiff contacted the Defendant by WhatsApp to request a copy of the current policy, number [REDACTED], because the policy details previously provided were incorrect and not current (**Exhibit "CMB3"**).
10. On 11 June 2026, the Plaintiff received an email and letter from Indigo Insurance stating that the claim submitted on 2 June 2026 could not be processed because the insured vehicle under policy number [REDACTED] was not legally registered in the insured's name. Coverage was denied, and the Plaintiff was advised to pursue civil action (**Exhibit "CMB4"**).
11. Later that day, the Plaintiff contacted the Defendant by WhatsApp and sent her a copy of Indigo Insurance's letter, informing her that Indigo Insurance would not pay for the repairs to the Plaintiff's vehicle. The Defendant replied, "Do what you have to do mam, my vehicle is insured".
12. The Plaintiff had the repairs conducted by Car City between 7 and 9 July 2026. The repairs cost CI\$713.00.00 (**Exhibit "CMB5"**).
13. Whilst the vehicle was at Car City for the repairs, the Plaintiff hired a vehicle from Rodney's Car Rental, at a cost of CI\$180.00 (**Exhibit "CMB6"**).

14. A copy of Mr. Dwayne Navado Menhez' Driver's Licence Number issued on 20 April 224 is attached (**Exhibit "CMB7"**).

AND the Plaintiff Claims:

1. The sum of CI\$713.00 in respect of the vehicle repairs together with the sum of CI\$180 in respect of the car hire. Totalling **CI\$893.00**; and
2. Fixed costs of **CI\$175.00**.


Plaintiff's Signature

13th July 2026
Date Signed

Plaintiff's Address for service:

Ms. Carla Marie Brinson

Prospect, Grand Cayman
Cayman Islands

Email: _____
Tel: (+345) _____

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB1"

**H&R AUTO BODYSHOP**

10 Durham Drive, GT PO Box 10440, Grand Cayman, KY

Office: (345) 949-5525

Fax: (345) 949-8615

bodyshop@carcitycayman.com

www.carcity.ky

Estimate ID

Original

Owner

Appraiser

Ramone Nattoo

ramone.nattoo@carcitycayman.com

Classification

None

Loss Type
UnknownDeductible
Unknown**Suzuki Vitara**

License

VIN

Drivable
Unknown

Mitchell Service Code

Options

Air Conditioning	Alum/Alloy Wheels	AM-FM Stereo	Anti-Lock Brake Sys. (ABS)	Auto Air Condition
Automatic Headlights	Auxiliary Input	Bluetooth Wireless Connectivity	Cloth Seat	Cruise Control
Daytime Running Lights	Driver Seat With Power Lumbar Support	Driver-Front Air Bag	Dual A/C	Electric Defogger
Electronic Stability Control	First Row Bucket Seat	Front Heated Seats	Heated Mirror	Keyless Entry System
Left-Curtain Air Bag	Manual Sunroof	MP3 Player	Passenger-Front Air Bag	Power Door Locks
Power Driver Seat	Power Remote Mirror	Power Steering	Power Windows	Privacy Glass
Rear Bench Seat	Rear Gate Wiper	Rear Spoiler	Rearview Camera	Remote Vehicle Starter System
Second Row Side Airbag With Head Protection	Side Airbags	Smart Key System	Steering Wheel Mounted Audio Control	Theft Deterrent Sys.
Tilt Steering Wheel	Tire Pressure Monitoring System	Traction Control/Electronic	Trip Computer	

Suzuki VitaraDescription
vitaraParts Profile
caymanmapp1
Parts Profile Version
2.0

		LABOR			PART					
Line #		Description	Operation	Type	Total Units	Type	Number	Qty	Total Price	Tax
Rear Bumper										
1	200396	Rear Bumper Cover Assy	Overhaul	Body	2.5*#	Existing				
2	AUTO	R Quarter Wheel Opening Mldg	Remove / Install	Body	0.3					
3	AUTO	L Quarter Wheel Opening Mldg	Remove / Install	Body	0.3					
4	AUTO	R Rear Combination Lamp	Remove / Install	Body	0.3					

Consulted On

Version
Mitchell Estimating 26.1
OEM MAY_26_VMitchell Cloud Estimating™
Copyright 1994-2026 Mitchell International, Inc.
All Rights ReservedPrinted On
6/1/2026
08:47 AMProfile
HandR60
Profile Version
13.0

Page 1 of 3

LABOR						PART				
Line #		Description	Operation	Type	Total Units	Type	Number	Qty	Total Price	Tax
5	AUTO	L Rear Combination Lamp	Remove / Install	Body	0.3					
6	201980	Rear Bumper Cover	Repair	Body	1.5*#	Existing				
7	935000	Rear Bumper Cover	Refinish Labor	Refinish	2.0*					
Additional Costs & Materials										
8	AUTO	Shop Materials	Additional Cost						\$6.00*	
9	AUTO	Paint/Materials	Additional Cost						\$150.00*	
Special / Manual Entry										
10	900500	rear bumper skid plate	Remove / Replace	Body*	0.0*	New		1	\$125.00*	

* Judgment Item

C Included in Clear Coat Calculation

T Included in Two Tone Calculation

A Included in Clear Coat and Two Tone Calculation

Labor Note Applies

r CEG R&R Time Used for this Labor Operation

d Discontinued by Manufacturer

[] Verify the part number and price before ordering

Estimate Totals

Labor	Units	Rate	Sublet	Add'l Amount	Totals
Body Labor	5.2	\$60.00			\$312.00
Refinish Labor	2.0	\$60.00			\$120.00
Total Labor	7.2				\$432.00
					Taxable \$0.00
					Tax 0.0000% \$0.00
					Non-Taxable \$432.00
					Pre-Tax Discount 0.00% \$0.00
					Labor Total \$432.00
Parts	Amount				
Taxable Parts	\$0.00				\$0.00
					Parts Adjustments \$0.00
					Tax 0.0000% \$0.00
					Non-Taxable \$125.00
					Pre-Tax Discount 0.00% \$0.00
					Parts Total \$125.00
Costs	Amount				
Paint Materials	\$150.00				\$150.00
Shop Materials	\$6.00				\$6.00
Other Additional Costs	\$0.00				\$0.00
					Taxable \$0.00
					Tax 0.0000% \$0.00
					Non-Taxable \$156.00
					Pre-Tax Discount 0.00% \$0.00
					Costs Total \$156.00
Shop Materials:					
- Rate: \$4.00					
Gross Totals	Amount				
Gross Total	\$713.00				\$713.00

Estimate Totals

Taxable	\$0.00
Tax	\$0.00
Non-Taxable	\$713.00
Pre-Tax Discount 0.00%	\$0.00
Gross Total	\$713.00

Adjustments
**Total Customer
Responsibility**

\$0.00

Net Estimate Total **\$713.00**

Thank You For Your Business

This Is Only An Estimate Teardown Is Needed For Proper Estimate

Estimate Event Log

Job Created 5/29/2026 11:38 AM
Estimate Started 5/29/2026 01:12 PM
Estimate Printed 6/1/2026 08:47 AM
Estimate Committed Estimate Not Committed
Estimate Retrieval ID

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB2"

indigo

Certificate of Insurance

This Vehicle Insurance (Third Party & First Party) is valid from 17/01/2025 to 17/01/2026.

Policy Number: 17-01-2025-1107557

Issue Date: 17/01/2025

POLICY INFORMATION:

Registered and Valid: Yes

Vehicle Information: Year/Make/Model: 2015/Toyota/Corolla

Policyholder(s) Name: John Doe

Co-Applicant: Jane Doe

Effective Date of the Commencement of this Policy: 17/01/2025

Expiry Date of Insurance: 17/01/2026

Particulars of Persons Entitled to Use: Driver

Additional Persons or Classes of Persons Entitled to Use: Passenger

Limitations on Use: None

indigo

WE HEREBY CERTIFY that the Policy is valid and the cover is in accordance with the provisions of the above-mentioned Act.

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB3"

indigo

Certificate of Insurance

The Vehicle Insurance (Third Party Risks) Law (2012 Revision)

Policy Number: 1 Certificate Number: 1
 Issue Date: 20-Mar-2026 Coverage Type: Third Party: Yes Fire, Theft, Vandalism: No Collision: No Catastrophe: No

POLICY INFORMATION:

Registration and Chassis Number of Vehicle Insured	
Vehicle Information (Year/Make/Model)	
Policyholder(s) Name	John Doe
Co Applicant	
Effective Date of the Commencement of Insurance for the Purpose of the Act	20-Mar-2026 to 21-Feb-2027
Expiry Date of Insurance	21-Feb-2027 23:59:59
Persons or Classes of Persons Entitled to Drive	The Policyholder or any other person driving in the policyholder's order or with their consent. The driver must be at least 17 years old and have a valid driver's license for the class of vehicle for at least 1 year and has not been disqualified from holding such license.
Additional Persons or Classes of Persons Entitled to Drive	
Limitations as to Use	Use only for social, domestic and pleasure purposes and for the policyholder's business, trade or profession, but excluding the carriage of goods or samples. The policy does not cover, use for the carriage of passengers for hire or reward, or for commercial travelling, racing, race making, reliability trials, speed testing, or for the carriage of goods or samples in connection with any trade or business or use for any purpose in connection with the motor trade.

indigo *h mll*

WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the above-mentioned Act.



IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB4"



June 11, 2026

WITHOUT PREJUDICE
BY EMAIL

Grand CAYMAN

Dear [REDACTED]:

RE: Insured: [REDACTED]
Policy Number: [REDACTED]
Claim Number: [REDACTED]
Claimant: [REDACTED]
Date of Loss: May 28, 2026

The investigation into your claim mentioned above has been completed. The insured vehicle covered under the policy PDPAC070853 is not legally registered under our insureds name.

Consequently, due to the absence of insurable interest, we are compelled to deny coverage for the claim and recommend pursuing civil action.

We understand that this may be disappointing news, and we apologize for any inconvenience this may cause. We trust you understand our position.

Should any additional clarifications be required, please do not hesitate to contact us.

Yours sincerely,

A handwritten signature in black ink that reads "McFarlane".

Michelle McFarlane

Email: claims@247indigo.com

Phone: (345) 746-3446

www.247Indigo.com



June 17, 2026

"WITHOUT PREJUDICE"
"BY EMAIL"

Dear _____

RE: Insured Name: _____
Third Party Name: _____
Policy Number: _____
Claim Number: _____
Date of Loss: May 28, 2026

We have completed our investigation into the captioned matter, and we regret to inform you that we will not be moving forward with the settlement of your claim.

Regrettably, due to a breach in the policy conditions by the Policy Holder as it relates to misrepresentation, we are compelled to deny coverage for this claim.

False representation of a material fact and non-disclosure of a material fact are serious breaches of the terms and conditions of the insurance policy. This is supported by Condition 11:

CONDITIONS THAT APPLY TO THE WHOLE POLICY

"2. Your Duty

You are to observe faithfully and satisfy, fulfil, and meet all of the conditions of the Policy, in so far as they relate to anything that You, or any person claiming to be indemnified, are to do or not to do. The truth of the statements made and answers You gave in Your Proposal Form and Your compliance, observance, and fulfilment of the terms and conditions of the Policy are conditions precedent to Our liability to indemnify You or any person seeking to be indemnified under the Policy, or to make any payment under the Policy."

We understand that this news may be disappointing, and we appreciate your understanding of our commitment to upholding the standards of our insurance policy.

Therefore, we would have to refer you back to the policy holder for recovery of your outlay and recommend pursuing civil action if necessary. We trust you understand our position.

Sincerely,

Michelle McFarlane,
Email: claims@247indigo.com
Phone: (345) 746-3446
www.247indigo.com

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB5"

LOT ~~S2026-0096~~
CUSTOMER #: 34035

Page 16 of 22
209015

carcity 2026-07-14

INVOICE

CARLA E BRINSON

10 DURHAM DRIVE - P.O. Box 10440
GRAND CAYMAN, KY 1-1004
Ph # 345-949-5525
www.carcity.ky
Email: service@carcitycayman.com

PAGE 1

HOME: [REDACTED] CONT: [REDACTED]
BUS: [REDACTED] CELL: [REDACTED]

SERVICE ADVISOR: 4513 Devon Ngyou

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN	TAG	
	23	SUZUKI GRAND VITARA			27670/27670		
DEL. DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
30AUG23 DD		30AUG2028	17:00 07JUL26		110.00	CASH	08JUL26
R.O. OPENED		READY	OPTIONS: SOLD				
08:34 07JUL26		14:12 08JUL26	TRN: 100				

LINE	OPCODE	TECH	TYPE	HOURS	LIST	NET	TOTAL
------	--------	------	------	-------	------	-----	-------

A REPAIR FOR EST.

RPE REPAIR FOR EST.

6015 CPBL

312.00 312.00

1 71871M76T00-PER REAR BUMPER GARNISH

125.00 125.00 125.00

B PAINT PER EST

RPE PAINT PER EST

6016 CPPL

120.00 120.00

C MATERIALS PER EST.

MPE MATERIALS PER EST.

842 CPBM

156.00 156.00

ESTIMATE: 588.00

07JUL26 08:34 SA: 4513

CONTACT:

ON BEHALF OF SERVICING DEALER, I HEREBY CERTIFY THAT THE INFORMATION CONTAINED HEREON IS ACCURATE UNLESS OTHERWISE SHOWN. SERVICES DESCRIBED WERE PERFORMED AT NO CHARGE TO OWNER. THERE WAS NO INDICATION FROM THE APPEARANCE OF THE VEHICLE OR OTHERWISE, THAT ANY PART REPAIRED OR REPLACED UNDER THIS CLAIM HAD BEEN CONNECTED IN ANY WAY WITH ANY ACCIDENT, NEGLIGENCE OR MISUSE. RECORDS SUPPORTING THIS CLAIM ARE AVAILABLE FOR (1) YEAR FROM THE DATE OF PAYMENT NOTIFICATION AT THE SERVICING DEALER FOR INSPECTION BY MANUFACTURER'S REPRESENTATIVE.	STATEMENT OF DISCLAIMER The factory warranty constitutes all of the warranties with respect to the sale of this item/items. The Seller hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose. Seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this item/items.	DESCRIPTION	TOTALS
		LABOR AMOUNT	588.00
(SIGNED) DEALER, GENERAL MANAGER OR AUTHORIZED PERSON (DATE)	CUSTOMER SIGNATURE	PARTS AMOUNT	125.00
		GAS, OIL, LUBE	0.00
		SUBLET AMOUNT	0.00
		MISC. CHARGES	0.00
		TOTAL CHARGES	713.00
		LESS INSURANCE	0.00
		SALES TAX	0.00
		PLEASE PAY THIS AMOUNT	713.00

S2026-0096

2026-07-14

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB6"



S2026-0096

Page 18 of 22

2026-07-14
Rental

This Car Rental Agreement is entered into between **Rodney's Car Rental** ("Owner") and **Carla Brinson** ("Renter") (collectively the "Parties") and outlines the respective rights and obligations of the Parties relating to the rental of a car.

1 RESERVATION SUMMARY

Pickup Location: **Office**
Return Location: **Office**

Date Out: **07-07-2026 09:23**
Date Due: **10-07-2026 09:25**

2 VEHICLE INFORMATION

Unit#: **232916** Active

Vin number:
Brand and Model: **Silver**
Vehicle Class: **Honda Vezel**

Odometer Out: **0**
Odometer In:

Fuel Out: **0 / 8**
Fuel In: **/ 8**

3 RENTER INFORMATION

Name: **Carla Brinson**
Driver License:
Date of birth:

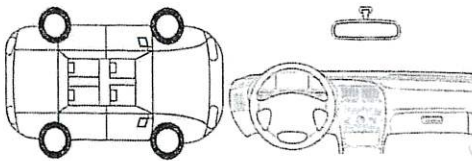
Email:
Phone:
Address: **, Cayman Islands**

4 CHARGE INFORMATION

3x Days @ \$60,00	\$180,00
Insurance	\$0,00
Total	\$180,00
Payment: Credit Card	\$180,00
Payment: Credit Card	\$100,00
Amount Outstanding:	\$0,00
Security Deposit:	\$100,00



HONDA VEZEL
RENT: \$60,00/DAY

5 DAMAGE REPORT**6 TERMS & CONDITIONS**

I accept the Terms and Conditions applicable to this Rental Agreement without any exception or reservation.

NB: Car **MUST** be cleaned and **REFUELED** before **RETURNED** to the Owner.

Owner may apply any Security Deposit to CURE the renter's **DEFAULT** or breach of this agreement, or to cover any maintenance or fuel expenses. The Renter agrees to **RETURN** the vehicle in its **CURRENT** condition (**EXCLUDING** Normal wear and Tear) to the owner on the **RETURN** date and **HOUR** with **FUEL** and extension exceptions.

If vehicle is returned before the initial return date, there will **NOT** be any reimbursement to the renter. Likewise, if a vehicle is reserved and paid for a specific date, we do not reimburse any form of payment if the renter picks the vehicle up at a later date.

There is a 72-hour cancelation policy with which renters can cancel their reservation before charges are incurred.

S2026-0096

2026-07-14

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

EXHIBIT "CMB7"

CAYMAN ISLANDS DRIVER'S LICENCE

LICENCE NO.	TYPE	ISSUED	EXPIRES	GROUPS	SEX
[REDACTED]	Full	20-Apr-24	06-Jan-27	2	M
HEIGHT	EYE	HAIR	DOB	DISABILITY	
72	BROWN	BLACK	[REDACTED]	None	

DWAYNE
NAVADO
MENDEZ

[REDACTED]


Signature of Holder

[REDACTED]

IN THE SUMMARY COURT AT GEORGE TOWN**BETWEEN:**

Ms. Carla Marie Brinson

The Plaintiff

AND:

Mrs. Dedra Mendez

The Defendant

ACKNOWLEDGEMENT OF SERVICE

1. State Defendant's name and address:

Mrs. Dedra Mendez
c/o Department of Vehicle & Drivers' Licensing –
DVDL
990 Crewe Road, George Town, Grand Cayman
Tel: _____

2. State whether the Defendant intends to contest the action.

☐

Yes

☐

No

3. If you do not intend to contest the action, do you want time in which to pay the claim?

☐

Yes

☐

No

4. If you do intend to contest the action, in whole or in part, you must set out full particulars of your defence overleaf.

Service of the Plaintiff is acknowledged accordingly.

Defendant's Signature

Dated this _____ day of _____ 2026.

PARTICULARS OF DEFENCE

(Here set out in numbered paragraphs the grounds upon which the Defendant says that she is not liable to the Plaintiff or is not liable for the full amount claimed).

Defendant's Signature

REMINDER:

This form must be taken or sent to the Court Office, PO Box 495GT, George Town, Grand Cayman, Cayman Islands within 14 days of receipt otherwise a default judgment may be entered against you.