Examples of bad cover letters taken from the NIH website:

#1

My research interest is in HIV/AIDS. I would like to continue getting higher degree in bioinformatics so I can develop up-to-date research skills. NIH is one of the leading institutions in genomic research therefore I would like to be part of this group.

#2

I am a very good listener; moreover, I believe that a good listener makes fewer mistakes in life. I am a very hardworking young man and I love working with different people; in fact, I believe in teamwork because I tend to learn more while working as a team. I am very observant; it helps me to gain more experience in any thing I set my hands to do. My goal is to go into medicine perhaps a surgeon where I can use my hands and make money. I want to come to the NIH for the summer where I can learn the techniques that will help me in curing cancer.