

Insurance Claims Resolution Center

Coverage and Recovery Team

OFFICIAL NOTICE

Run: 20260213022647

INSURANCE DENIAL LETTER

Type: insurance_denial_letter | Jurisdiction: AZ

NOTICE NUMBER	NTC-2026-120927
CASE NUMBER	2026-235469
DOCKET	DKT-6618
ISSUE DATE	February 13, 2026

TO

Xavier Smooth
2458 N Valencia Dr, Phoenix, AZ 85016
Reference ID: XS-2026-235469

SENT VIA MAIL AND ELECTRONIC COPY

Suggested response date: March 15, 2026

NOTICE SUMMARY

Denial of claim with coverage denied and policy exclusion citations, including appeal rights. This synthetic sample mirrors common formatting and wording seen in legal or administrative notices.

IMPORTANT DATES AND ACTIONS

Date	Action	Notes
February 13, 2026	Notice issued	Document served to recipient
March 15, 2026	Response or filing due	Timeline may vary by jurisdiction
March 22, 2026	Administrative follow-up	Additional notice may be sent

POTENTIAL OUTCOMES IF IGNORED

- Coverage disputes may remain unresolved.
- Recovery or lien claims may continue.
- Missed appeals may reduce remedies.

RECORDS COMMONLY GATHERED

- Policy terms and denial/subrogation notices.
- Invoices, estimates, and claim files.
- Timeline of incident and communications.

Consultation Intake Worksheet

Insurance Denial Letter | Case 2026-235469 | Recipient Xavier Smooth

CHRONOLOGY OF EVENTS

PEOPLE AND ORGANIZATIONS INVOLVED

DOCUMENTS TO BRING

- Notice packet and attachments
- Prior correspondence and statements
- Payment records and receipts
- Timeline notes and key names
- Questions for first consultation

QUESTIONS FOR COUNSEL

Estimated preparation time saved when this packet is complete: 45-90 minutes.