

## HOMEOWNERS INSURANCE APPEAL LETTER SAMPLE

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Date: [Current Date]

To: [Insurance Company Name]

Re: Appeal of Property Damage Claim Denial - Policy #[Policy Number]

Dear Claims Department,

I am writing to formally appeal the denial of my property damage claim for [damage type] that occurred on [date].

The basis for my appeal is as follows:

1. Covered Peril: The damage was caused by [covered peril] which is explicitly covered under my policy as stated in the policy language.
2. Documentation: I have provided comprehensive documentation including photos, repair estimates, and receipts to support my claim.
3. Policy Interpretation: The denial appears to be based on a misinterpretation of the policy language. The policy clearly states that [covered peril] is covered.
4. Timely Reporting: I reported this claim within the required timeframe as specified in my policy.

I have attached supporting documentation including photographs, repair estimates, expert assessments, and receipts.

Please contact me at [phone number] or [email] if you need any additional information or clarification.

Sincerely,

[Your Name]

[Your Address]

[City, State ZIP]