# PROPERTY INSPECTION SCHEDULING REQUEST LETTER

# **Comprehensive Template with Strategic Guidance**

## **PRE-LETTER CHECKLIST**

THE LETTER CITECREST
Before sending this letter, ensure you have:
Documented all attempts to schedule inspection (phone calls, emails)
☐ Photographed current property condition
Secured property to prevent further damage
Compiled list of all damaged areas
☐ Identified any safety hazards
Arranged for contractor availability
Cleared access paths to damaged areas

## **FORMAL LETTER HEADER**

[Your Full Legal Name]	
[Property Address]	
[Mailing Address if different]	
[City, State ZIP Code]	
[Primary Phone - Mobile]	
[Secondary Phone - Home/Work]	
[Email Address]	
[Current Date - Month DD, YYYY]	
SENT VIA: [Certified Mail #]	
[Email to:]	
[Fax to:]	
[Insurance Carrier Full Legal Name]	
Claims Department - Field Inspection Unit	
[Attention: Specific Adjuster Name and Title]	
[Street Address]	
[City, State ZIP Code]	

CC: [Supervisor Name and Title]
[Claims Manager Name]

## SUBJECT LINE AND REFERENCE

Re: URGENT - Property Inspection Scheduling Request

Time-Sensitive Due to Ongoing Damage

POLICY NUMBER: [Complete Policy Number]

CLAIM NUMBER: [Full Claim Number]

DATE OF LOSS: [Exact Date]

PROPERTY: [Complete Property Address]

DAYS SINCE LOSS: [Number]

DAYS SINCE CLAIM FILED: [Number]

PREVIOUS REQUESTS: [List dates of prior attempts]

## **OPENING STATEMENT**

Dear [Adjuster's Full Name]:

This letter serves as my formal written request for immediate scheduling of a comprehensive property inspection for the above-referenced claim. Despite [number] previous attempts to schedule this critical inspection via [phone/email] on [list specific dates], no inspection has been scheduled or conducted.

As of today's date, [number] days have elapsed since the loss occurred and [number] days since I filed this claim. The lack of inspection is causing:

- Continued deterioration of my property
- Increased repair costs
- Extended displacement from my home
- Accumulating additional living expenses
- Potential safety hazards
- Risk of policy coverage issues due to unmitigated damage

I require immediate action to prevent further damage and begin necessary repairs.

## **SECTION 1: INSPECTION URGENCY AND CONSEQUENCES**

## **IMMEDIATE INSPECTION REQUIRED DUE TO:**

#### 1. Active Deterioration

- Water intrusion continuing through temporary coverings
- Mold growth risk increasing daily (currently at [X]% humidity)
- Structural elements exposed to weather
- Foundation issues worsening with each rain event
- Electrical systems compromised and dangerous

## 2. Safety Hazards

- Structural instability in [specific areas]
- Exposed electrical wiring in [locations]
- Broken glass/sharp debris in [areas]
- Ceiling collapse risk in [rooms]
- Trip/fall hazards throughout property

## 3. Financial Impact Escalating Daily

- Additional Living Expenses: \$[amount] per day
- Storage costs: \$[amount] per month
- Lost rental income: \$[amount] per month (if applicable)
- Contractor holding fees: \$[amount] per week
- Material price increases: [%] this month

## 4. Contractor and Material Availability

- Current contractor available only until: [date]
- Material quotes valid only until: [date]
- Specialized contractors booked after: [date]
- Permit expediting available only until: [date]

## 5. Weather Exposure

- Current forecast shows [rain/snow/severe weather] expected [dates]
- Temporary repairs insufficient for predicted conditions
- Each weather event causes approximately \$[amount] additional damage

## 6. Mitigation Obligations at Risk

- Policy requires mitigation of damages
- Cannot properly mitigate without approved scope
- Risk of coverage denial for "failure to mitigate"
- Documentation shows good faith efforts to date

## SECTION 2: COMPREHENSIVE AVAILABILITY SCHEDULE

#### MY AVAILABILITY FOR INSPECTION

#### **IMMEDIATE AVAILABILITY:**

I can accommodate an inspection with as little as 2 hours notice:

This Week - [Current Week Dates]:

Monday [Date]: ANY TIME - Available 6:00 AM to 9:00 PM Tuesday [Date]: ANY TIME - Available 6:00 AM to 9:00 PM Wednesday [Date]: ANY TIME - Available 6:00 AM to 9:00 PM Thursday [Date]: ANY TIME - Available 6:00 AM to 9:00 PM Friday [Date]: ANY TIME - Available 6:00 AM to 9:00 PM Saturday [Date]: ANY TIME - Available 7:00 AM to 8:00 PM Sunday [Date]: ANY TIME - Available 7:00 AM to 8:00 PM

Next Week - [Next Week Dates]:

[Repeat format with specific dates and times]

#### **EMERGENCY AVAILABILITY:**

For same-day inspection: Call [mobile number] - Will clear schedule

For evening inspection: Available until 10:00 PM any day

For weekend priority: Available all weekend hours

### SCHEDULING PREFERENCES (though I'll accept any time):

- First choice: [Date] at [Time] Contractor can attend
- Second choice: [Date] at [Time] Engineer available
- Third choice: [Date] at [Time] All parties available

### SECTION 3: PROPERTY ACCESS INFORMATION

### PRIMARY CONTACT FOR ACCESS

**Primary Contact:** 

Name: [Your Full Name]

Mobile: [Number] - BEST NUMBER - Always answered

Text Capable: Yes - [Same number]
Secondary: [Number] - [Home/Work]
Email: [Address] - Checked hourly

Response Time: Within 15 minutes during business hours

Within 30 minutes evenings/weekends

## **ALTERNATE CONTACTS (if I'm unavailable)**

Alternate Contact #1:

Name: [Name]

Relationship: [Spouse/Family Member/Tenant]

Phone: [Number]

Authority: Full access authorization

Alternate Contact #2:

Name: [Public Adjuster/Attorney/Contractor Name]

Company: [Company Name]

Phone: [Number] Email: [Address]

### **PROPERTY ACCESS DETAILS**

**Physical Access Information:** 

Property Address: [Complete Street Address]
[City, State ZIP]

GPS Coordinates: [Latitude, Longitude] (if rural/hard to find)

#### Access Instructions:

- Main Entry: [Front door/Side gate specific location]
- Lockbox Location: [Exact location]
- Lockbox Code: [Code] or "Will provide upon confirmation"
- Gate Code: [If applicable]
- Parking: [Where to park, any restrictions]

#### Security System:

- Alarm Company: [Company Name]
- Disarm Instructions: [Will provide upon scheduling]
- Emergency Contact: [Security company phone]

#### **Utilities Status:**

- Electricity: [On/Off Location of main shut-off]
- Water: [On/Off Location of main valve]
- Gas: [On/Off Location of shut-off]
- All utilities can be activated with 1-hour notice

#### Special Hazards/Warnings:

- [List any dangerous areas]
- [Structural concerns]
- [Environmental hazards]
- [Pet information if applicable]

## **SECTION 4: REQUESTED INSPECTION ATTENDEES**

## PARTIES REQUESTING TO ATTEND

I request that the following parties be permitted to attend the inspection:

## 1. Insurance Company Representative

- Your assigned adjuster
- Field supervisor (if available)
- Specialist adjusters as needed (structural/mold/electrical)

## 2. My Representatives

- Myself: [Your name]
- Public Adjuster: [Name, Company, License #]
- Attorney: [Name, Firm] (if applicable)

## 3. Construction Professionals

- General Contractor: [Name, Company, License #]
  - Phone: [Number]
  - Purpose: Provide repair methodology and costs
- Structural Engineer: [Name, License #] (if needed)
  - Phone: [Number]
  - Purpose: Assess structural damage
- Restoration Specialist: [Name, Company]
  - Phone: [Number]
  - Purpose: Assess water/mold mitigation needs

## 4. Other Specialists (as needed)

- Roofer: [Name] For roof damage assessment
- Electrician: [Name] For electrical system evaluation
- Plumber: [Name] For plumbing system review
- HVAC Contractor: [Name] For mechanical systems

## SECTION 5: COMPREHENSIVE SCOPE OF INSPECTION NEEDED

## **EXTERIOR INSPECTION REQUIREMENTS**

## **Roof System:**

- Complete roof surface inspection (drone or ladder access)
- All flashings, valleys, and penetrations
- Gutters and downspouts
- Soffit and fascia
- Ventilation systems
- Estimated minimum time: [30-45] minutes

## **Exterior Envelope:**

- All siding/stucco surfaces
- Windows and door systems (operation and seal)
- Foundation and grading
- Decks/patios/walkways
- Exterior electrical and plumbing
- Estimated minimum time: [30-45] minutes

## **Grounds and Other Structures:**

- Landscaping damage
- Fence and gate systems
- Outbuildings/sheds
- Pool/spa equipment (if applicable)
- Retaining walls
- Drainage systems

## INTERIOR INSPECTION REQUIREMENTS

**Room-by-Room Inspection Needed:** 

#### MAIN LEVEL:

- Entry/Foyer: [Specific damage noted]
- Living Room: [Damage description]
- Kitchen: [Including appliances and cabinets]
- Dining Room: [Damage noted]
- Bedroom #1: [Damage description]
- Bathroom #1: [Including fixtures]
- Hallways: [Damage noted]
- Laundry: [Including appliances]

### SECOND LEVEL (if applicable):

- Master Bedroom: [Damage description]
- Master Bath: [Detailed damage]
- Bedroom #2: [Damage noted]
- Bedroom #3: [Damage noted]
- Bathroom #2: [Damage description]
- Bonus Room: [If applicable]

## BASEMENT/LOWER LEVEL (if applicable):

- General Area: [Damage description]
- Utility Room: [Systems affected]
- Storage Areas: [Contents and structure]
- Bathroom: [If applicable]

## **Hidden Areas Requiring Investigation:**

- Attic spaces (full inspection needed)
- Crawl spaces (if applicable)
- Behind walls (moisture meter testing required)
- Under flooring (where water damage suspected)
- Inside wall cavities (where mold suspected)

## **Systems Inspection:**

- Complete electrical system evaluation
- Plumbing system and fixtures
- HVAC system and ductwork
- Water heater and equipment
- Appliances functionality

### TESTING AND DOCUMENTATION NEEDED

## **Moisture Testing:**

- All walls adjacent to damaged areas
- Flooring moisture content
- Structural member moisture levels
- Documentation of all readings

## **Photographic Documentation:**

- Overview shots of each room
- Close-ups of specific damage
- Hidden damage as revealed
- Video walkthrough if possible

## **Measurements Required:**

- Room dimensions
- Damage area measurements
- Height measurements for walls
- Opening sizes for windows/doors

## **SECTION 6: DOCUMENTS READY FOR INSPECTOR'S REVIEW**

## **AVAILABLE AT INSPECTION**

I have compiled the following documents for review during inspection:

### **Contractor Documentation:**

Damage Documentation:	
☐ Time and materials breakdown	
☐ Scope of work proposals	
☐ Contractor licenses and insurance certificates	
☐ Detailed preliminary estimates ([#] estimates totaling \$[amour	าt])

■ Photographic log ([#] photos, organized by room/date)

■ Video documentation ([#] minutes, dated)

☐ Moisture readings log
☐ Damage progression timeline
Property Documentation:
☐ Original blueprints/floor plans
☐ Previous inspection reports
☐ Maintenance records
Recent improvements/receipts
Property tax assessment
Professional Reports:
■ Engineer assessment (if completed)
☐ Mold test results (if taken)
■ Environmental testing (if done)
Code compliance reports
Financial Documentation:
Additional living expense receipts
■ Emergency repair receipts
☐ Mitigation expense records
Lost income documentation (if applicable)

## **SECTION 7: SPECIFIC INSPECTION REQUESTS**

## **DURING THE INSPECTION, PLEASE:**

## 1. Documentation Requirements:

- Take comprehensive photographs of ALL damage
- Create detailed measurement diagrams
- Document pre-existing conditions separately
- Note safety hazards in writing
- Record model/serial numbers of damaged equipment

## 2. Communication Requests:

- Explain coverage determinations as we go
- Identify any potential coverage issues immediately
- Discuss repair vs. replacement decisions

- Point out any code compliance issues
- Explain the claims process timeline

## 3. Scope Development:

- Create room-by-room damage list
- Specify repair methodologies
- Identify like kind and quality standards
- Note any matching issues
- Include all necessary temporary repairs

#### 4. Technical Assessments:

- Use moisture meters in all suspect areas
- Check for hidden damage indicators
- Test all mechanical systems
- Evaluate structural integrity
- Assess mold risk factors

## 5. Next Steps Discussion:

- Provide timeline for estimate completion
- Explain how payment will be calculated
- Discuss ALE arrangements
- Identify any additional inspections needed
- Set expectations for communication

## **SECTION 8: COORDINATION REQUIREMENTS**

### OTHER PARTIES TO COORDINATE

## **Mortgage Company Requirements:**

Mortgagee: [Lender Name]

Loan #: [Number]

Requirement: [Inspection report copy needed]

Contact: [Name and phone if known]

## **HOA/Property Management:**

Association: [Name]

Management Company: [Name]

Requirements: [Any specific requirements]

Contact: [Name and phone]

## Tenants (if rental property):

Tenant Name: [Name]
Unit: [If multi-unit]

Notice Required: [Hours/days]
Contact: [Phone number]

## **SECTION 9: INSPECTION CONDITIONS AND LOGISTICS**

### **OPTIMAL INSPECTION CONDITIONS**

## **Weather Considerations:**

- Best if not actively raining (for roof inspection)
- Wind under 20mph (for drone use if needed)
- Daylight preferred but not required
- Can accommodate any weather with proper notice

## **Time Requirements:**

- Estimated inspection duration: [2-4] hours
- Based on: [square footage] sq ft property
- [Number] of structures
- Extensive damage requiring thorough documentation

## **Equipment/Access Needs:**

- Ladder access to roof (I can provide)
- Adequate lighting (I have work lights)
- Power for testing equipment (available)
- Keys to all locked areas (will provide)

### **SAFETY PROTOCOLS**

## **Safety Equipment Recommended:**

- Hard hat (recommended in [areas])
- Safety glasses
- Sturdy footwear
- Dust mask/respirator (for mold areas)
- Gloves

#### **Hazard Notifications:**

- Structural instability: [Specific locations]
- Electrical hazards: [Areas to avoid]
- Environmental concerns: [Mold/asbestos if known]
- Physical hazards: [Debris, holes, etc.]

## **SECTION 10: REINSPECTION CONTINGENCIES**

### IF INITIAL INSPECTION INCOMPLETE

Should any areas not be inspected during the initial visit:

## 1. Document Uninspected Areas:

- List specific areas not accessed
- Reason for non-inspection
- Plan for follow-up inspection

## 2. Schedule Reinspection:

- Available for immediate return visit
- Can provide additional access as needed
- Will arrange specialist attendance if required

## 3. Supplemental Inspections:

- Will accommodate destructive testing if needed
- Can coordinate specialist inspections
- Available for multiple visits as required

### **SECTION 11: DOCUMENTATION PERMISSIONS**

## **PERMISSIONS GRANTED**

You have my full permission to:

## • Photography/Video:

- Take unlimited photos/video
- Use drone for aerial inspection
- Document with thermal imaging
- Record our discussions (I will also record)

## • Testing:

- Conduct moisture testing
- Take material samples if needed
- Perform non-destructive testing
- Use any diagnostic equipment

#### Access:

- Open/access any area
- Move personal property as needed
- Remove covering materials for inspection
- Enter all structures on property

#### MY DOCUMENTATION

Please be advised that I will also be:

- Photographing the inspection
- Video recording the inspection
- Taking notes of all discussions
- Having my contractor document findings

## **SECTION 12: VIRTUAL INSPECTION ALTERNATIVE**

#### IF IN-PERSON INSPECTION NOT IMMEDIATELY AVAILABLE

I am willing to conduct a virtual inspection as an interim measure:

## **Virtual Inspection Capabilities:**

- Platform options: [Zoom/Teams/FaceTime/WhatsApp]
- High-quality camera available
- Stable internet connection
- Can live-stream entire property

## **Virtual Inspection Availability:**

- Available immediately upon request
- Can accommodate any time zone
- Will provide detailed video walkthrough
- Can focus on specific areas as directed

## **Follow-up Physical Inspection:**

- Virtual does not replace physical inspection need
- Must be followed by in-person inspection
- Use only for initial assessment

## **SECTION 13: CONFIRMATION REQUIREMENTS**

## **PLEASE CONFIRM BY [DATE - 48 HOURS]**

## **Required Confirmation Details:**

1. Inspection Date and Time:

•	Specific date:
•	Arrival time:
•	Estimated duration:

## 2. Adjuster Information:

٠	aster innormation.
•	Adjuster name:
•	Direct phone:
•	Email:
•	License #:

## 3. Inspection Scope:

• Will inspect all areas: Yes/No

<ul> <li>Special equipment bringing:</li> </ul>	
Other parties approved to attend:	
4. Preparation Instructions:	
<ul> <li>Any specific preparation needed:</li> </ul>	
Documents to have ready:	
Access requirements:	
5. Communication:	
Best number to reach me:	
Confirmation will be sent via:	
Any changes notify by:	

## **SECTION 14: ESCALATION WARNING**

## **FAILURE TO SCHEDULE INSPECTION**

Please be advised that if an inspection is not scheduled within [5] business days of this letter, I will be forced to take the following actions:

## 1. Immediate Escalation:

- Contact claims supervision/management
- File formal complaint with insurer's executive office
- Document bad faith claim handling

## 2. Regulatory Action:

- File complaint with [State] Department of Insurance
- Reference violation of prompt claim handling statutes
- Request regulatory intervention

## 3. Legal Remedies:

- Consult with coverage attorney
- Consider bad faith litigation
- Seek injunctive relief if necessary

## 4. Independent Action:

- Hire independent adjuster at insurer's expense
- Proceed with repairs to mitigate damages

Document all additional costs due to delay

#### 5. Public Documentation:

- File complaints with Better Business Bureau
- Post reviews on public forums
- Contact consumer protection agencies

**Note:** I prefer to resolve this cooperatively and hope these measures will not be necessary.

## **SECTION 15: INSPECTION FOLLOW-UP REQUIREMENTS**

### POST-INSPECTION EXPECTATIONS

Following the inspection, I request:

#### Within 24 Hours:

- Verbal summary of findings
- Coverage determination
- Any immediate concerns

### Within 72 Hours:

- Written preliminary estimate
- Scope of repairs
- Timeline for payment

## Within 5 Business Days:

- Complete written estimate
- Payment or detailed denial
- Clear next steps

#### **Documentation Needed:**

- Copy of adjuster's photos
- Copy of estimate/scope
- Written coverage determinations
- Timeline for claim resolution

## **CLOSING STATEMENT**

### **CONCLUSION**

The prompt inspection of my property is critical to:

- Prevent further damage
- Begin necessary repairs
- Return my family to our home
- Fulfill policy obligations
- Mitigate increasing costs

I have been completely flexible with my schedule and will accommodate any inspection time you can provide. My property is easily accessible, all documentation is ready, and I am prepared to provide whatever assistance you need during the inspection.

Every day of delay causes additional damage and financial hardship. I have acted in good faith throughout this claim and have done everything possible to protect and preserve my property. I now need your immediate cooperation to move forward with the claim process.

Please contact me immediately at [phone number] to schedule this urgent inspection. I am available to discuss this matter at any time and look forward to your prompt response.

Time is of the essence.

#### SIGNATURE BLOCK

Thank you for your immediate attention to this urgent matter.
Sincerely,
[Your Signature]
[Your Printed Name]
[Your Title - e.g., "Homeowner" or "Insured"]
[Date]

Contact Preference: [Phone/Email/Text]
Best Time to Reach: [Specify]

## **COPIES AND DISTRIBUTION**

CC: [Insurance Company Claims Supervisor - Name]
[Insurance Company Claims Manager - Name]
[Public Adjuster - Name and Company]
[Attorney - Name and Firm]
[Mortgage Company - If required]
[File Copy]

#### Attachments:

- Exhibit A: Photos of current property condition
- Exhibit B: Timeline of previous contact attempts
- Exhibit C: Weather forecast showing urgency
- Exhibit D: Contractor availability documentation
- Exhibit E: Daily damage progression photos

## **DELIVERY TRACKING**

Sent Via:
[] Certified Mail #:
Date Sent:
[] Email to:
Date/Time Sent:
Read Receipt:
[] Fax to:
Date/Time Sent:
Confirmation #:
[] Hand Delivered to:
Date/Time:
Received by:
,
[] Online Portal Submission:
Date/Time:

Confirmation #:	_	
Screenshot saved:	_	

## FOLLOW-UP PROTOCOL

#### IF NO RESPONSE RECEIVED

### Within 24 Hours:

- Follow up with phone call to adjuster
- Send email requesting confirmation
- Document attempt in claim log

#### Within 48 Hours:

- Call supervisor directly
- Send second written request
- Begin documenting for bad faith claim

#### Within 72 Hours:

- Contact claims management
- Prepare regulatory complaint
- Consult with attorney/public adjuster

## **ADDITIONAL STRATEGIC NOTES**

### **USING THIS LETTER EFFECTIVELY**

## **Before Sending:**

- 1. Document all previous attempts to schedule
- 2. Take current photos of damage
- 3. Get contractor availability in writing
- 4. Check weather forecast for urgency
- 5. Review policy for inspection requirements

## **Customization Tips:**

- 1. Adjust urgency level based on actual damage
- 2. Include specific state law citations if known
- 3. Reference any prior positive interactions
- 4. Mention length of time as policyholder
- 5. Add specific details unique to your situation

## Follow-Up Strategy:

- 1. Send via multiple methods simultaneously
- 2. Keep detailed log of all communications
- 3. Be prepared to escalate quickly
- 4. Document any promises made
- 5. Record all phone conversations (if legal in your state)

## **Red Flags to Document:**

- Adjuster says "too busy"
- Repeated rescheduling
- Unreasonable delay explanations
- Pressure to use preferred contractors
- Attempts to limit inspection scope

## **LEGAL CONSIDERATIONS**

## STATE-SPECIFIC REQUIREMENTS

## **Check Your State's Requirements For:**

- Timeline for inspection (often 15-30 days)
- Notice requirements for access
- Recording consent laws
- Bad faith claim elements
- Department of Insurance complaint process

## **Common Statutory Violations:**

• Failure to acknowledge claim timely

- Failure to investigate promptly
- Failure to provide reason for delay
- Failure to attempt good faith settlement
- Violation of Unfair Claims Practices Act

#### PRESERVING LEGAL RIGHTS

## This Letter Helps Establish:

- Your cooperation and availability
- Urgency of inspection need
- Ongoing damage from delay
- Good faith efforts to mitigate
- Foundation for bad faith claim

## **Keep Records Of:**

- All versions of this letter sent
- Delivery confirmations
- Responses received
- Phone logs with dates/times
- Names of everyone spoken to
- Promises made and broken

## SAMPLE SCRIPTS FOR FOLLOW-UP CALLS

#### **CALLING THE ADJUSTER**

"Hello [Name], I'm following up on my inspection request letter dated [date]. My property has now been damaged and exposed for [X] days. I need to schedule an inspection immediately to prevent further damage. I'm available any time that works for you, including evenings and weekends. When can you come?"

### **ESCALATING TO SUPERVISOR**

"I need to speak with a supervisor about claim [number]. My adjuster has not scheduled an inspection despite [X] days passing since the loss. I've sent formal requests on [dates] and am available any time.

This delay is causing additional damage and may constitute bad faith. I need immediate supervisor intervention."

### **CALLING DEPARTMENT OF INSURANCE**

"I need to file a complaint about [Insurance Company]'s handling of my claim. They have failed to inspect my property within the required timeframe despite my complete availability and multiple requests. I have documentation of all attempts. What is the formal complaint process?"

## ALTERNATIVE ACTIONS IF NO RESPONSE

### INDEPENDENT INSPECTION OPTIONS

If the insurance company fails to respond:

## 1. Hire Independent Adjuster:

- Document carrier's failure to inspect
- Hire PA or independent adjuster
- Bill carrier for costs
- Use report for claim/litigation

## 2. Engineer/Expert Inspection:

- Hire structural engineer
- Get specialized reports
- Create evidence for claim
- Establish damage extent

#### 3. Contractor Detailed Estimate:

- Get comprehensive estimate
- Include photo documentation
- Have contractor sign affidavit
- Use as proof of loss

### MITIGATION WITHOUT APPROVAL

### **If Forced to Begin Repairs:**

- Document reason for proceeding
- Photograph everything before/during/after

- Keep all receipts and invoices
- Get contractor affidavits
- Video the entire process
- Send notice to carrier
- Reserve right to supplement

## TEMPLATES FOR RELATED COMMUNICATIONS

## **EMAIL FOLLOW-UP TEMPLATE**

Subject: URGENT - Inspection Request - Claim [Number] - Day [X] Since Loss

Dear [Adjuster Name],

This email follows my formal letter dated [date] requesting immediate property inspection. No inspection has been scheduled despite:

days since lossProperty exposed to elementsAvailable any time

Escalating damage

Please call me immediately at [number] to schedule.

[Your name]

#### **TEXT MESSAGE TEMPLATE**

"Hi [Adjuster], following up on inspection request for claim [number]. Property suffering additional damage. Available anytime including evenings/weekends. Please advise inspection date ASAP. Thank you."

## **FINAL TIPS AND WARNINGS**

#### DO's:

- ✓ Send via multiple methods
- ✓ Keep tone professional but urgent
- ✓ Document everything
- ✓ Be genuinely flexible on timing

- ✓ Include photos of damage
- ✓ Reference specific policy provisions
- ✓ Set clear deadlines for response

## DON'Ts:

- X Make threats you won't follow through on
- X Use hostile or aggressive language
- X Exaggerate damage or urgency
- X Refuse reasonable inspection times
- X Hide any relevant information
- X Proceed with major repairs without notice
- X Give up after one attempt

#### WARNING SIGNS OF BAD FAITH:

- Excessive delays without explanation
- Requiring unnecessary documentation
- Refusing to inspect all damage
- Limiting inspection time unreasonably
- Bringing biased experts
- Pre-determining coverage denials
- Pressuring quick, low settlements

## CONCLUSION AND DISCLAIMER

This comprehensive template provides a framework for requesting property inspection from insurance carriers. Every situation is unique, and this template should be customized to reflect your specific circumstances.

#### Remember:

- Your policy and state law govern specific requirements
- Document everything throughout the process
- Maintain professional tone despite frustration
- Consider professional help for complex claims

• Time limits apply to various claim actions

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