# Home Insurance Claim Denial Appeal Letter

Fill in the highlighted fields, delete what does not apply, attach your evidence and send it in writing (email with read receipt or certified mail). Keep a copy.

[Your full name]
[Property address]
[Phone] | [Email]

[Date]

[Insurance company name]
Attn: [Adjuster or claims manager name]
[Company claims address or email]

**Re: Request to reconsider denial of claim**
Policy number: [policy number]
Claim number: [claim number]
Date of loss: [date of loss]
Date of denial letter: [date of denial]

Dear [Name],

I am writing to ask you to reverse the denial of my claim dated [date of denial] and pay the claim under my policy. If you are not ready to do that, I ask that you reinspect the property with my contractor present, at a time we agree on in writing.

**1. The reason you gave**

Your letter states: "[copy the exact sentence from the denial letter]" and relies on [name of exclusion or policy condition, with section or page number].

**2. Why the evidence does not support that reason**

[One short paragraph per reason. Point to a specific attachment.] For example: The enclosed report from [roofer or engineer name], dated [date], found [specific finding], which is consistent with [the storm or event] on [date]. Weather data for my ZIP code shows [hail size or wind speed] on that date (Attachment B).

**3. The policy language**

My policy covers [quote the coverage grant]. The policy defines "[term]" as "[quote definition]", which does not apply to this loss because [reason].

**4. What I am asking for**

Please (a) reverse the denial and pay [amount or the covered loss], or (b) schedule a reinspection, and (c) send me a written response within [15 or 30] days. If the denial stands, please explain in writing every reason, the facts you relied on, and the policy provisions that apply. Please also send me a complete certified copy of my policy and any estimate, photos or expert report used to decide my claim.

I am keeping all damaged materials available for inspection. Please direct all communication about this claim to me in writing.

Sincerely,

[Signature]
[Printed name]

Attachments: A. [Contractor or engineer report] B. [Weather data] C. [Photos, dated] D. [Receipts] E. [Claim timeline]

# Before you send it: checklist

Tick each box. Missing items are the most common reason an appeal goes nowhere.

- [ ] I have the denial in writing and I quoted its exact reason.
- [ ] I have the full policy, including the declarations page and all endorsements.
- [ ] Each reason in the denial has at least one attachment that answers it.
- [ ] Photos are dated and show both close-ups and the whole area.
- [ ] I listed every attachment by letter (A, B, C...).
- [ ] I asked for a written answer by a specific date.
- [ ] I asked for a copy of the adjuster's estimate, photos and expert report.
- [ ] I found the "Suit Against Us" clause and wrote my deadline to sue below.
- [ ] I am sending this by email with a read receipt or by certified mail, and kept a copy.

## Claim log

| | | |
|---|---|---|
| **Date of loss** | | |
| **Date reported** | | |
| **Date of denial letter** | | |
| **Appeal sent on** | | |
| **Response requested by** | | |
| **Deadline to sue (from policy)** | | |

Talk to a licensed attorney in your state well before the deadline to sue, even if your appeal is still open. In some states, time spent on an appeal after a written denial counts against that deadline. Full guide with state examples: covera.blog/home-insurance-claim-denied