

Requesting Extensions of Policy Deadlines - Tips and Sample Letter

Insurance policies contain time limits and deadlines that can cut off your benefits and your legal rights. Review the time limits and deadlines in your policy. Many people who suffer a large loss find they can't meet one or more of these deadlines and need an extension. Here are the most common examples:

Lawsuit deadlines: Most policies have "Suit Against Us" wording that sets a 12 month time limit to file a lawsuit against the insurance company after a loss¹. Your state may have rules or laws that override the deadlines in your insurance policy. Most states have "statutes of limitations" that cut off your rights to file a lawsuit at a certain point in time after a loss or injury. Judges generally strictly enforce these rules.

Property repair and replacement deadlines: Many policies require you to repair or replace property within a certain number of days after a loss in order to recover full replacement value (above actual cash value). 180 days is common.

Time limits on benefits: Some policies terminate your ALE (Additional Living Expense)/Loss of Use benefits after one year.

Your insurance company can extend deadlines in your policy, but generally they won't volunteer to do so...you must ask in writing and give a valid reason. The simplest way of getting your insurance company to extend a policy deadline is to make a clear request along with a good reason why you need the extension. Try to make your request at least a month before the deadline. Put your request in writing and ask the insurer to respond within a specific period of time. If they say no, seek help from a government official or a claim help professional. Unless you've got written confirmation of an extension from someone knowledgeable and authorized, you should assume all policy deadlines apply and are firm.

¹The “Suit Against Us” provision may or may not apply to a lawsuit against an agent or broker who sold you the policy. Consult a qualified attorney in your state to learn more.

[Sample Letter Requesting Extension\(s\) of Policy Deadlines](#)