

## <u>Requesting Extensions of Policy Deadlines - Tips and Sample Letter</u>

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 loss<sup>1</sup>. 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.



