

## [Sample Letter Asking for a Personal Property Claim Settlement](#)

**NOTE: This letter is a sample that must be customized to fit the facts of your individual situation and claim. All bracketed and underlined portions must be completed or revised before sending. Use this letter to challenge excessive depreciation holdbacks on your personal property claim and/or seek a negotiated claim settlement. ([PRINT THIS DOCUMENT AS A PDF.](#))**

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(Date)

(Name of adjuster or highest ranking ins. co. employee)

(Name of insurance co.)

(Address)

Re: Claim Number: \_\_\_\_\_

Date of Loss: \_\_\_\_\_

Name of Insured: \_\_\_\_\_

Address of Insured Property: \_\_\_\_\_

Dear \_\_\_\_\_,

The purpose of this letter is to request full reimbursement for my family's personal property that was destroyed (date of loss). The total value of the items that were deemed a total loss is \$ \_\_\_\_\_. As you know, we have answered every request for information from (insurance company). We have made the property available for inspection multiple times and cooperated fully in providing documentation of our losses.

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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March 15, 2025



We understand that (name of insurance company)'s policy is to hold back full payment until after we replace each item and submit receipts. We have every intention of replacing all the items in our home to restore it as it was prior to (date of loss). Our personal belongings were in (very good to excellent) condition at the time of the loss, and we have pictures to prove that (insurance company) has applied excessive depreciation in calculating the actual cash value of our property.

We are anxious to put this painful experience behind us, get back into our home and restore our household. Having to continually submit receipts to your company and wait for full reimbursement for every purchase we make over the next year seems unfairly time-consuming and emotionally painful.

We are asking (insurance company) to make a fair settlement offer on our personal property claim in the amount of the reasonable replacement value of our complete inventory list, less what we've already received. Please give this request full consideration and respond no later than (proposed date).

I look forward to (insurance company)'s timely response. Thank you for your anticipated cooperation in this matter.

Sincerely,

YOUR NAME

YOUR MAILING ADDRESS

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