

## **Sample Letter Asking for a Waiver of the Contents Itemization Requirement**

NOTE: Use this letter to request that your insurance company relax or waive (agree not to enforce) their requirement that you itemize and value each personal property item that was lost. This letter is a sample that must be customized to fit the facts of your personal situation. Make sure you fill in the blanks and fix the formatting before you send the letter so its in your own words. ([PRINT THIS LETTER AS A PDF.](#))

**Please note there is no guarantee your insurer will grant your request.** Insurance companies generally will enforce policy requirements unless you give them a good business reason not to. Getting the itemization requirement waived is a long shot but UP surveys show it can be done especially after natural disasters. You have nothing to lose by making the request and a good case to support it. Factors that have helped in the past include medical conditions, family circumstances and examples of unreasonable conduct by the insurer and/or adjuster.

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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: \_\_\_\_\_

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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.

Source:

<https://uphelp.org/claim-guidance-publications/sample-letter-asking-for-a-waiver-of-the-contents-itemization-requirement/>

Date: February 19, 2026

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

[I/we] are writing to ask your company for a courtesy in connection with the Contents portion of our insurance claim.

As you know, [my/our] home and a lifetime of memories and possessions were destroyed in a fire on \_\_\_\_\_. [I/We] [am/are] cooperating fully with your company and have provided all the information you've asked for so far.

Every single item that was in [my/our] home – from the smallest (spice jars, band-aids) to the largest (big screen t.v., our piano) is gone. [I/We] lived in [my/our] home for \_\_\_\_\_ years. [I/We] had \_\_\_\_\_ children, so their possessions were in the home and destroyed as well. (insert a sentence or two that helps the reader understand just how many different items were in the home). The experience [I/we] [am/are] going through is emotionally and financially devastating.

Your company placed a total insured value on the contents of [my/our] home of \$\_\_\_\_\_. [I/We] realize your company has loss documentation procedures that are designed to deter fraud. [I/We] understand you generally require claimants to submit a detailed inventory and valuation of each individual item that was damaged or destroyed. In light of [my/our] circumstances, [I/we] [am/are] asking you to waive that requirement here.

The fire that took [my/our] home was sudden and accidental. [I/We] clearly did not burn down our own home. Everything you insured is now gone and needs to be replaced, so in theory, [I/we] [am/are] owed the full amount of [my/our] Contents insurance limits.

[I/We] [am/are] writing to ask that you waive the requirement that [I/we] itemize and value each individual item, and that you settle [my/our] contents claim in full without delay. The time and struggle of recalling all the thousands of items [I/we] lost is challenging enough, but the emotions [I/we] experience every time [I/we] recall a treasured item that's gone is acutely painful and seems unnecessary.

Surveys of previous disaster survivors confirm that many insurers have waived this itemization requirement in the past. [I/We] are asking for that same courtesy here.

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Sincerely,

YOUR NAME  
YOUR ADDRESS

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