United Policyholders
Empowering the Insured

Sample Letter Protecting Your Legal Rights

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 preserve your legal rights. The one year anniversary of the date of loss is significant because most policies have a provision called "Suit Against Us" which gives the insured one year to either settle their claim or file a lawsuit against their insurer. (PRINT THIS LETTER AS A PDF.)

The law in your state (called a "Statute of Limitations"), may override the policy's provision and give you more time, or the insurance company can extend the time upon your request. Discuss this with your insurer and follow up by sending a letter like this one to protect your legal right to a fair settlement. For more information on Statutes of Limitations, see our tip sheet, Protecting Your Legal Rights at the One Year Anniversary.

(Your Name)

(Your Street Address)

(Your City, State, Zip Code)

(Date)

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

Re: Claim Number _____
Date of Loss: _____
Name of Insured:_____

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. 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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Address of Insured Property:_____

Dear _____,

We are continuing to do our best to document our loss and cooperate with your company to reach a fair and full settlement. As you know, the one-year anniversary of our loss is approaching.

We are looking forward to resolving our claim as quickly as possible, and it is important that we understand our options and our legal rights.

We are writing to confirm our understanding that:

1) Our claim is open and being processed.
2) You will not be enforcing the "Suit Against Us" or any lawsuit limitation provision in the policy until a year after you have completed the claim adjustment process and closed our claim.
3) When you complete the claim adjustment process, close our claim and/or pay all you intend to pay, you will let us know in writing.

Unless we hear otherwise, we will rely on our understanding of the above three points.

Sincerely,

YOUR NAME

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