

## **Sample Letter Requesting Extension of Deadlines to Collect Full Policy Benefits**

NOTE: This sample letter below must be customized to the facts of your individual situation and claim. **All portions that are in parentheses and/or underlined must be completed or revised and anything in italics should be removed before you send it.** ([PRINT THIS LETTER AS A PDF.](#))

[Date]

[Name of adjuster or higher-ranking ins. co. employee]

[Name of Insurance Co.]

[Address]

Re:

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

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

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

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. Due to circumstances beyond our control, our rebuild completion has been delayed and we need an extension of time to collect the full replacement costs available under our policy, up to the policy limits.

Please extend our time limit to [\_\_\_\_] months (*fill in the amount of time that you think it will reasonably take you to complete repair/replacement*).

*[Add in facts that support your request and show that you have moved the rebuild along as fast as possible, yet need additional time. Reference official government documents that explain the delay or*

---

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-requesting-extension-of-deadlines-to-collect-full-policy-benefits/>

Date: February 10, 2025



*support your extension request.]*

Thank you in advance for confirming that you're granting this extension within 14 days from the date of this letter.

Sincerely,  
[YOUR NAME]  
[MAILING ADDRESS]

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 at our website.

© 2021 United Policyholders, All rights reserved.  
[www.uphelp.org](http://www.uphelp.org) | Email: [info@uphelp.org](mailto:info@uphelp.org) | Federal Tax ID: 94-3162024

---

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-requesting-extension-of-deadlines-to-collect-full-policy-benefits/>

Date: February 10, 2025