

[Sample Letter Requesting Extensions of Policy Deadlines](#)

NOTE: The 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.

Insurance policies contain time limits and deadlines that can cut off your rights to collect benefits and exercise your legal rights. Most policies have “Suit Against Us” wording that sets a 12-month time limit to file a lawsuit after a loss. And, 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. And, some policies limit ALE (Additional Living Expense)/Loss of Use benefits to one year. Read your policy to understand what type(s) of time-related deadlines are imposed. Many people who suffer a loss find they can’t meet one or more of these deadlines. ***Your insurance company can extend the time requirements in your policy if they choose to do so.*** 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 NOW since the one- year anniversary is nearly here. Confirm your extension request in writing and ask the insurer to respond within a specific period of time. The following is a sample letter you must customize to fit your situation:

(Date)

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

(Name of Insurance Co.)

(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. 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-extensions-of-policy-deadlines/> Date: March 13, 2025

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. We are writing to request the following extension(s):

- 1) The “Suit Against Us” clause: Please confirm that you will “toll” the “Suit Against Us” clause while our claim is open, and that you will not enforce the that clause until one year after you have informed us in writing that you have completed the claim adjustment process and/or closed our claim;
- 2) The (180 day) (one-year) deadline to repair/replace property in order to collect full replacement value. Please confirm that you will grant us an extension of time to make or complete replacement cost claims to at least two years from the date of loss;
- 3) ALE/Loss of Use benefits: Please extend our ALE/Loss of Use Benefits from one year to _____ (fill in the amount of time that you think it will reasonably take you to complete repair/replacement). We need additional time to rebuild and need an extension of our ALE/Loss of Use benefits to do so. (You can add in whatever facts support your assertion that you have moved the rebuild along as fast as possible, yet need additional time).

Thank you for providing a written response to the above request(s) within one week of 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. 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-extensions-of-policy-deadlines/> Date: March 13, 2025