

## **Sample Letter Requesting Retroactive Increase of Your Dwelling Limit**

You can use a version of this letter if you feel you have a good case for requesting reformation of your insurance policy. Some examples of when you might try this approach include: you requested a complete review of your policy prior to your loss; you requested coverage for a new feature of your home and it's not reflected in your policy; you asked your insurance company to be sure you had adequate coverage to replace your home. **You will have a much better chance of success if you have documentation of your request, so do your best to find that documentation.**

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.** ([PRINT THIS DOCUMENT AS A PDF](#))

[Date]

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

[Name of Insurance Co.]

[Address]

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

Loan Number \_\_\_\_\_

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

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

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

Dear [Insurance Company],

As you are aware, I lost my primary residence in [disaster name] on [date] and am significantly underinsured. I am continuing to do my best to document my loss and work with your company to reach a fair and full settlement of my claim, but I need your cooperation so I can replace my destroyed home

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and possessions.

I am writing to request a retroactive reformation of my policy to bring the limits up to where they should have been had your company applied your expertise to insure my home to value.

On [date], I [*describe how/when you asked for your dwelling limit to be increased or for additional coverage*]. I relied on your expertise and assurances that my policy limits were adequate. [*Insert specific details about your situation and your inadequate coverage.*] My dwelling appears to be underinsured by approximately [\$\_\_\_\_\_]. I will of course pay the difference in the premium you charged and the premium you should have charged had you adequately insured by dwelling.

Please send your response to the mailing address listed below within fifteen (15) calendar days of the date of this letter. Thank you in advance for your prompt handling of my request. I look forward to your response and to working with [INSURANCE COMPANY] to complete the claim process.

Sincerely,

[YOUR NAME]

[MAILING ADDRESS]

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