



## Sample Letter Requesting Collecting Policy Benefits for Building Code Upgrades

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.**

[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: \_\_\_\_\_

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 confirm that building code upgrades we would be required to make if we replicated our destroyed dwelling are part of the dwelling replacement cost owed to us, regardless of whether we rebuild or buy a replacement home. And further, the legislature made clear that we do not need to actually *incur* code upgrade costs for them to be included in our dwelling settlement.

Please confirm that you will pay the **costs that would have been incurred due to code upgrades, had we rebuilt the insured house**. Payment under code coverage should not be based on any valuation of the replacement home at a new location, but rather, the home we **lost**.

*[You may choose to insert facts about your particular case – i.e., that an adjuster has suggested you are not entitled to code coverage or that code coverage was going to be*

*based on upgrades to the replacement home.]*

Thank you in advance for following [name of state] law and agreeing to pay for building code upgrades that would have been required to rebuild the insured premises at the site of the loss.

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.