Sample Letter Requesting Information About Insurance Benefits for Temporary Living Expenses (“ALE” or “Loss of Use”)

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 request information about what temporary living expenses the insurance company will pay for under your policy. In California, insurance companies are required to provide you with a list of allowable living expenses upon request. Not all states have this requirement.

(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 _____________,

Please provide [me/us] with a list of the expenses that are typically reimbursable under the Additional/Temporary Living Expenses portion of [my/our] homeowner’s policy.

Please send this list within fifteen (15) calendar days to the mailing address below, along with any written procedures, explanation of other benefits, and instructions on how to submit a claim for reimbursement related to Additional Living Expenses.

Thank you, in advance, for your prompt handling of this request.

Sincerely,

YOUR NAME
MAILING ADDRESS