



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.**

[Date]

[Name of adjuster or highest-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]. I am continuing to do my best to document my loss and cooperate with your company to reach a fair and full settlement of my claim. I am writing to request a review and reformation of my policy based on errors made by your staff when generating the language for my coverages.

On [date], I [*indicate the action that you took that would indicate additional coverage not in your policy*]. It is now clear that my policy did not include this requested coverage. [*Insert specific details about your situation and your coverage.*]

I am hopeful that we can correct this error so that I can continue to work towards replacing my home. I am also hopeful that this matter can be resolved without involving the DOI or the Commissioner's office.

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]

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 at our website.

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