



Sample Letter Asking for a Waiver of the Contents Itemization Requirement

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 that your insurance company waive their requirement that you itemize and value each personal property item that was lost.

(Date)

(Name of adjuster or highest-ranking insurance company employee)

(Name of insurance company)

(Address)

Re: Claim Number: _____

Date of Loss: _____

Name of Insured: _____

Address of Insured Property: _____

Dear _____,

[I/we] are writing to ask your company for a courtesy in connection with the Contents portion of our insurance claim.

As you know, [my/our] home and a lifetime of memories and possessions were destroyed in a fire on [DATE OF LOSS]. [I/We] [am/are] cooperating fully with your company and have provided all the information you've asked for so far.

Every single item that was in [my/our] home – from the smallest (spice jars, band-aids) to the largest (big screen t.v., our piano) is gone. [I/We] lived in [my/our] home for _____ years. [I/We] had _____ children, so their possessions were in the home and destroyed as well. (insert a sentence or two that helps the reader understand just how many different items were in the home). The experience [I/we] [am/are] going through is emotionally and financially devastating.

Your company placed a total insured value on the contents of [my/our] home of \$_____. [I/We] realize your company has loss documentation procedures that are designed to deter fraud. [I/We] understand you generally require claimants to submit a detailed inventory and valuation of each individual item that was damaged or destroyed. In light of [my/our] circumstances, [I/we] [am/are] asking you to waive that requirement here.

The fire that took [my/our] home was sudden and accidental. [I/We] clearly did not burn down our own home. Everything you insured is now gone and needs to be replaced, so in theory, [I/we] [am/are] owed the full amount of [my/our] Contents insurance limits.

[I/We] [am/are] writing to ask that you waive the requirement that [I/we] itemize and value each individual item, and that you settle [my/our] contents claim in full without delay. The time and struggle of recalling all the thousands of items [I/we] lost is challenging enough, but the emotions [I/we] experience every time [I/we] recall a treasured item that's gone is acutely painful and seems unnecessary.

Surveys of previous disaster survivors confirm that many insurers have waived this itemization requirement in the past. [I/We] are asking for that same courtesy here.

Sincerely,

YOUR NAME

YOUR ADDRESS

SAMPLE

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