



**Sample Letter for Wildfire-Impacted Standing Homeowners Requesting Extension of
Additional Living Expense/Loss of Use Policy Benefits**

NOTE: The sample letter below must be customized to the facts of your individual situation and claim. **All portions that are in brackets 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 writing with an urgent request that [Name of Insurer] immediately [continue/restore/extend] policy benefits for the expenses we're incurring due to having lost the use of our home. Please respond and confirm this request has been granted no later than 15 days from today's date.

As you know, our home suffered a covered loss and damage from the [_____] Wildfire that made it uninhabitable. (Insert details on the fire and damage to your home, e.g. # of days it burned, area it impacted, total losses near your home, char, ash, soot, heavy metals, combustion byproducts, smoke smell inside your home). As a result of the damage, we are continuing to have to pay additional living expenses (list as applicable, e.g. rent, increased utility, gas, food costs) Our policy covers these expenses.

Although we have cooperated fully in your handling of our claim, we have not gotten written documentation and assurance from a qualified expert confirming that our home has been restored to a safe and habitable condition. **Please confirm that you will (extend or restore) our ALE/Loss of Use benefits until we have gotten that documentation and assurance.**

(Insert if applicable: We understand that you previously decided that benefits would not be paid beyond (insert date). We respectfully disagree with that position. Being told to return to an unsafe home has already taken a toll on our emotional well-being).

We very much want to return home as soon as we get reliable documentation and assurances from qualified, reputable professionals. Thank you for your prompt attention to this matter. We look forward to resolving our insurance claim with your company amicably and informally, but will pursue all available avenues of relief to protect the health and safety of our household and restore the value of our property.

Sincerely,

YOUR NAME
MAILING ADDRESS