[Date]

[Insured Name]
[Insured Address]
[City, State, Zip Code]

Re: Notice of Reservation of Rights

Claim Number: [Claim Number]
Policy Number: [Policy Number]
Date of Loss: [Date of Loss]
Property Location: [Property Address]

Dear [Insured Name],

We are currently investigating the claim you submitted regarding damage to [Description of Property].

Preliminary inspections suggest that some or all of the damage may be related to wear and tear, gradual deterioration, or lack of maintenance. We would like to bring your attention to the following provision(s) in your policy:

"[Insert Specific Policy Language Regarding Wear and Tear Exclusion]"

Because the investigation is ongoing, [Insurance Company Name] is accepting this claim under a Reservation of Rights. This means that while we continue to evaluate the cause and extent of the loss, we reserve our right to deny coverage, in whole or in part, should it be determined that the damage falls under the aforementioned exclusions.

Our investigation may include, but is not limited to, further inspections, expert reviews, and a detailed analysis of the maintenance history of the property.

Please note that no action taken by [Insurance Company Name] during this investigation should be construed as an admission of liability or a waiver of any terms, conditions, or exclusions contained within the policy.

We will notify you in writing once a final coverage determination has been made. If you have any additional information or documentation that you believe is relevant to this claim, please submit it to our office as soon as possible.

Sincerely,

[Adjuster Name]
[Adjuster Title]
[Insurance Company Name]