[Date]

[Insured Name]
[Address Line 1]
[Address Line 2]

RE: Reservation of Rights

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

Dear [Insured Name],

We are in receipt of your claim regarding property damage occurring on [Date of Loss]. We are currently investigating the facts and circumstances surrounding this matter.

This letter is to formally advise you that [Insurance Company Name] is performing this investigation under a "Reservation of Rights." Our preliminary review indicates that the damage may not be covered under your policy for reasons including, but not limited to:

- [Reason 1: e.g., Damage caused by an excluded peril like flood/earthquake]
- [Reason 2: e.g., Condition was pre-existing or due to wear and tear]
- [Reason 3: e.g., Failure to report the loss in a timely manner]

The specific policy provisions we are currently evaluating include: [List Policy Sections/Exclusions].

Please be advised that no action taken by [Insurance Company Name] during the investigation or handling of this claim shall be construed as a waiver of any rights or defenses available to the company under the policy or applicable law. We reserve the right to deny coverage in the future should our investigation determine that the loss is not covered.

We will notify you in writing of our final coverage determination once our investigation is complete. If you have additional information or documentation that you believe is relevant to this claim, please provide it to us as soon as possible.

Sincerely,

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