

[Insurance Company Name]  
[Claims Department Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Policyholder Name]  
[Mailing Address]  
[City, State, Zip Code]

**RE: Notice of Claim Approval and Payment Issuance**

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

Dear [Policyholder Name],

We have completed the review of your property damage claim. We are pleased to inform you that your claim has been approved for payment based on the terms and conditions of your homeowners insurance policy.

**Settlement Summary:**

- Total Replacement Cost Value: \$[Amount]
- Less Depreciation (if applicable): \$[Amount]
- Less Policy Deductible: \$[Amount]
- **Total Net Payment: \$[Total Amount]**

**Payment Details:**

A check for the amount of \$[Total Amount] is enclosed with this letter. [OR: A payment in the amount of \$[Total Amount] has been issued via electronic transfer and should appear in your account within 3-5 business days.]

Please note that this payment represents the Actual Cash Value of the reported damage. If your policy includes Replacement Cost benefits, you may be eligible to recover the withheld depreciation once repairs are completed and invoices are submitted to our office.

If you discover additional damage during the repair process that was not included in our initial estimate, please contact your claims adjuster immediately before proceeding with those specific repairs.

Thank you for your patience during the claims process. If you have any questions regarding this settlement, please contact me directly at [Adjuster Phone Number] or via email at [Adjuster Email].

Sincerely,

[Adjuster Name]

[Title]

[Insurance Company Name]