

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

[Date]

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

## **RE: Notice of Partial Denial and Coverage Limitation**

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

Dear [Policyholder Name],

We have completed our review of the water damage remediation invoices submitted for the loss at your property. While your policy provides coverage for water damage, we must inform you that a portion of the remediation costs has exceeded the specific sub-limit defined in your insurance contract.

### **Coverage Determination**

Your policy contains a specific limit for "Water Damage Remediation," "Fungi," or "Wet Rot" in the amount of \$[Limit Amount]. Our records indicate that the total remediation expenses submitted amount to \$[Total Amount Invoiced].

As per the terms of your policy, we have issued payment in the amount of \$[Limit Amount], which represents the maximum available coverage for these specific services. Consequently, the remaining balance of \$[Remaining Balance] is denied as it exceeds your policy limits.

### **Policy Language**

Please refer to the following section of your policy: [Insert Section Name/Number, e.g., Section I - Property Additional Coverages]. It states: "[Insert Quote from Policy regarding the specific dollar limit for remediation/mold/rot]."

### **Conclusion**

This partial denial applies only to the remediation costs exceeding the sub-limit. This does not affect other covered aspects of your claim, such as structural repairs or personal property loss, subject to your deductible and overall policy limits.

If you have additional information or documentation that you believe would change this determination, please submit it to our office for review. You may also contact your state's Department of Insurance if you have questions regarding your rights as a consumer.

Sincerely,

[Adjuster Name]

[Title]

[Direct Phone Number]

[Email Address]