

[Date]

[Insured Name]

[Insured Address]

[City, State, Zip Code]

Re: Notice of Partial Denial and Coverage Explanation

Claim Number: [Claim Number]

Policy Number: [Policy Number]

Date of Loss: [Date of Hail Event]

Property Location: [Property Address]

Dear [Insured Name],

We have completed our inspection and evaluation of your claim for hail damage to your property. Based on our assessment, we have determined that while a portion of your claim is covered, we are unable to provide full reimbursement for all requested repairs due to your policy limits and specific coverage exclusions.

Summary of Coverage Decision:

- **Approved Repairs:** Coverage has been approved for [List Items, e.g., roof shingles, gutters] totaling \$[Amount].
- **Partial Denial:** Coverage is denied for [List Items, e.g., detached shed, cosmetic siding damage] totaling \$[Amount].

Explanation of Policy Limits and Exclusions:

This decision was made based on the following provisions in your policy:

1. Policy Limit: Your policy carries a maximum limit of \$[Limit Amount] for [Coverage Category, e.g., Other Structures]. The cost to repair the damage exceeds this limit; therefore, we can only issue payment up to the stated maximum.

2. Exclusions/Depreciation: [Insert specific policy language regarding Actual Cash Value, cosmetic damage exclusions, or wear and tear if applicable].

Payment Summary:

Total Estimated Damage: \$[Total Amount]

Less Non-Covered Items/Over-Limit Costs: -(\$[Amount])

Less Deductible: -(\$[Deductible Amount])

Total Payment Issued: \$[Net Payment Amount]

Please find the enclosed check and a detailed itemization of the repair estimate. If you have additional documentation or if your contractor discovers hidden damage during the repair process, please submit a supplemental request for our review.

If you have questions regarding this partial denial, you have the right to [Insert Appeal Process/State Regulatory Notice].

Sincerely,

[Adjuster Name]

[Title]

[Insurance Company Name]

[Phone Number]