

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Re: Notice of Claim Denial

Claim Number: [Claim Number]

Policy Number: [Policy Number]

Date of Loss: [Date of Loss]

Property/Subject of Claim: [Description]

Dear [Policyholder Name],

We have completed our investigation into the claim you submitted regarding the damage reported on [Date of Loss]. After a thorough review of the facts and the terms of your insurance policy, we regret to inform you that we are unable to provide coverage for this loss.

Our investigation determined that the cause of loss was [Detailed description of the event, e.g., surface water flooding/earth movement/wear and tear].

Your policy, under Section [Section Number/Name], specifically lists certain "Excluded Perils" for which no coverage is provided. The relevant provision states:

"[Insert exact verbatim quote from the policy regarding the exclusion]"

Because the cause of your loss falls under this exclusion, we cannot issue payment for the repairs or replacements requested. Please refer to your Policy Booklet for a complete list of exclusions and conditions.

If you have additional information or documentation that you believe would change this determination, please submit it to our office for further review. You also have the right to have this decision reviewed by [State/Regional Insurance Regulatory Body] if you disagree with our findings.

If you have any questions regarding this letter, please contact me directly at [Phone Number].

Sincerely,

[Adjuster Name]

[Title]

[Insurance Company Name]