

Waiver Letter

[Date]

[Name of adjuster or highest-ranking ins. co. employee]

[Name of Insurance Co.]

[Address]

Re: Claim Number: _____

Date of Loss: _____

Name of Insured: _____

Address of Insured Property: _____

Dear _____,

As you know, my home and a lifetime of memories and possessions were destroyed in a fire on [Date]. I am cooperating fully with your company and have provided all the information you've asked for so far.

I am writing to request a waiver of the _____ policy limit. Given the extent of the damage, the policy limit is woefully inadequate to cover the cost of rebuilding my home and replacing my possessions. I respectfully request that you waive the policy limit and provide full coverage for my loss.

Thank you for your time and consideration.

Sincerely,

[Your Name]

[Your Address]