Serious official insurance rejection

Subject: Insurance Claim Denial

Dear [Policyholder's Name],

We regret to inform you that your insurance claim, filed on [date] under policy number [number], has been denied after a comprehensive review.

The denial is based on the following: [specific reasons, e.g., pre-existing condition exclusion, non-covered event, insufficient evidence]. These reasons align with the terms of your insurance contract.

If you wish to contest this decision, you may appeal by submitting an official request along with additional supporting documents within [X days]. Our appeals committee will then reassess your case.

We acknowledge the inconvenience this may cause and appreciate your understanding.

Sincerely,

[Claims Officer's Name]

[Insurance Company]

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