

Formal Insurance Refund Letter

Subject: Premium Refund Request - Policy [Policy Number]

Dear [Insurance Company Name],

I am writing to formally request a refund of premiums paid for policy number [Policy Number] due to [reason for refund request].

Policy Information:

- Policy Number: [Number]
- Policy Holder: [Name]
- Policy Period: [Start Date] to [End Date]
- Premium Paid: [Amount]
- Payment Date: [Date]

The circumstances requiring this refund are as follows: [Detailed explanation - early cancellation, duplicate coverage, policy error, life change, etc.]. These circumstances occurred on [Date] and make continuation of this policy unnecessary/impossible.

Based on your policy terms and applicable regulations, I believe I am entitled to a refund of [Amount] representing [unearned premiums/overpayment/etc.] for the period from [Date] through [Date].

I have enclosed the following supporting documentation:

- Original policy documents
- Payment receipts
- Cancellation request form [if applicable]
- Supporting documentation for refund reason

Please process this refund request and provide written confirmation of:

- The refund amount approved
- The expected processing timeline
- The method of refund payment

If you require any additional information or documentation to process this request, please contact me immediately at [Phone Number] or [Email Address].

I expect this matter to be handled in accordance with your standard procedures and applicable insurance regulations.

Respectfully,

[Your Name]

[Address]

[Date]

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