Property Damage Claim Letter

Subject: Property Damage Claim - Policy #[Number]

Dear [Insurance Company Name] Claims Adjuster,

I am submitting this formal claim for property damage sustained to my [home/vehicle/business] located at [Address] on [Date of Incident].

The damage was caused by [specify cause: storm, fire, vandalism, accident, etc.]. Upon discovery at approximately [Time], I immediately took action to [describe immediate response: contacted authorities, prevented further damage, documented scene, etc.].

The affected areas include:

- [Specific area/item 1 and description of damage]
- [Specific area/item 2 and description of damage]
- [Specific area/item 3 and description of damage]

I have obtained repair estimates from [Number] licensed contractors. The lowest estimate totals \$[Amount], while the highest is \$[Amount]. I have enclosed these estimates along with photographs documenting the extent of the damage.

Additionally, I have included copies of the police report (#[Report Number]), receipts for emergency repairs totaling \$[Amount], and documentation of my attempts to mitigate further damage.

My policy provides coverage of up to \$[Coverage Amount] for this type of damage with a deductible of \$[Deductible Amount]. I request that an adjuster be assigned to inspect the damage within [reasonable timeframe].

Please acknowledge receipt of this claim and provide me with a claim number and the name of the assigned adjuster. I am available for inspection Monday through Friday between [Time Range] or by special arrangement.

Thank you for your attention to this matter.

Respectfully,

[Your Name]

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