Formal claim denial response

Subject: Response to Your Claim Submission

Dear [Claimant's Name],

We regret to inform you that after thorough evaluation, your claim submitted on [Date] concerning [Brief Description] cannot be approved. The reason for this decision is [specific reason, e.g., "the incident falls outside the coverage period― or "the submitted documentation does not meet policy requirements―].

We understand this may be disappointing news. However, you may appeal this decision by submitting additional supporting documentation or clarifications within [Number of Days] days of receiving this letter. Our team will be glad to re-evaluate your case upon receipt of further information.

If you would like to discuss this outcome further, please do not hesitate to contact us directly at [Contact Information].

Respectfully,

[Your Name]

[Position]

[Company Name]

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