

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Insurance Company Name]  
[Claims Department Address]  
[City, State, Zip Code]

Subject: Appeal for Flood Insurance Claim Denial - Policy #[Your Policy Number]

Dear [Claims Adjuster's Name or "Claims Department"],

I hope this letter finds you well. I am writing to formally appeal the denial of my flood insurance claim related to the damages incurred on [date of flood event] at my property located at [property address].

I appreciate the time and effort taken by your team to review my initial claim; however, I believe that certain crucial details may have been overlooked. According to your letter dated [date of denial letter], my claim was denied due to [specific reason for denial].

[Briefly explain why you believe the denial was unjustified. Include any relevant facts, evidence, or documentation that supports your position. Attach copies of any supporting documents, such as photographs, repair estimates, or expert evaluations.]

I kindly request that you reconsider my claim in light of this additional information. As a policyholder, I rely on the protection of my flood insurance, and I am hopeful for a resolution that reflects the circumstances of my situation.

Thank you for your attention to this matter. I look forward to your prompt response. Please feel free to contact me at [your phone number] or [your email address] should you require any further information.

Sincerely,

[Your Name]  
[Your Policy Number]