[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] [Insurance Company Name] [Claims Department/Specific Person's Name] [Insurance Company Address] [City, State, Zip Code] Subject: Appeal for Umbrella Insurance Claim Denial - [Your Claim Number] Dear [Recipient's Name], I am writing to formally appeal the denial of my umbrella insurance claim, [Claim Number], which was submitted on [Date of Claim Submission]. I was notified on [Date of Denial Notification] that my claim was denied based on [briefly state the reason for denial]. After reviewing the details of my policy and the circumstances surrounding my claim, I believe that my situation meets the requirements for coverage. [Provide specific details, evidence, or arguments that support your case. You may reference any relevant policy language, documents, photographs, or witness statements that can substantiate your claim.] Furthermore, I would like to draw your attention to [any additional information or counterarguments that may strengthen your appeal]. I am confident that upon re-evaluation, you will find that my claim is valid and deserving of coverage under my umbrella policy. I appreciate your attention to this matter and look forward to your prompt response. Please feel free to contact me at [Phone Number] or [Email Address] should you require any further information or documentation. Thank you for reconsidering my appeal. Sincerely, [Your Name] [Policy Number]