

# Declaration for Insurance Hardship Exception

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Insurance Company Name]

[Insurance Company Address]

[City, State, ZIP Code]

## **Subject: Declaration of Hardship Exception Request**

Dear [Insurance Company Name/Claims Adjuster Name],

I hope this letter finds you well. I am writing to formally request a hardship exception for my insurance policy due to unforeseen circumstances that have recently impacted my financial situation.

Due to [briefly explain the unforeseen circumstances, e.g., job loss, medical emergencies, natural disasters], I am unable to meet the financial obligations associated with my current insurance policy. This has placed an unexpected strain on my ability to maintain coverage.

I kindly ask for your understanding in this matter and request that you consider my situation for a hardship exemption. I would appreciate any leniency or assistance you could provide during this challenging time.

Enclosed are relevant documents that further outline my circumstances including [list any attached documents, e.g., termination letter, medical bills].

Thank you for considering my request. I look forward to your understanding and support in helping me navigate this difficult time.

Sincerely,

[Your Name]

[Your Policy Number]