

Request for Insurance Hardship Exception

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Insurance Company Name]

[Insurance Company Address]

[City, State, Zip Code]

Dear [Insurance Adjuster's Name],

I am writing to formally request a hardship exception regarding my insurance policy #[Insert Policy Number] due to the severe impact of [Name of Natural Disaster] that struck our community on [Date of Disaster]. The devastation caused by the disaster has significantly affected my financial situation, rendering me unable to maintain my current coverage and meet my premium payments.

As a result of the natural disaster, my property has suffered extensive damage, and I have incurred substantial repair costs. My income has also been disrupted as [explain your situation, e.g., loss of job, reduced working hours]. I have attached relevant documentation, including [list any documents, e.g., photographs of damage, repair estimates, proof of income loss], which illustrate the impact of this situation.

Considering these unforeseen circumstances, I kindly ask that you review my request for a hardship exception. I am committed to rebuilding and hope to restore my financial stability in the near future. An exception would provide me with the necessary relief while I navigate through this challenging time.

Thank you for your attention to this urgent matter. I would appreciate your prompt response in this regard. Please feel free to contact me at [Your Phone Number] or [Your Email] should you need any further information.

Sincerely,

[Your Name]