

# Letter of Submission for Insurance Hardship Exception

Date: [Insert Date]

To:

Insurance Company Name  
Address Line 1  
Address Line 2  
City, State, Zip Code

Dear [Insurance Company Representative's Name],

I am writing to formally request a hardship exception regarding my insurance policy number [Insert Policy Number] due to unexpected expenses that have significantly impacted my financial situation.

Recently, I faced [briefly explain the unexpected situation, e.g., medical emergencies, job loss, etc.], which has led to [detail the financial impact, such as inability to pay premiums]. I have been a loyal policyholder since [Insert Year], and have always maintained my payments on time.

Given these unforeseen circumstances, I kindly ask for your consideration in granting a hardship exception to my policy. I believe that this would allow me to continue my coverage while I navigate this difficult time.

Attached are documents supporting my current financial situation, including [list of documents, such as income statements, bills, etc.]. I genuinely appreciate your understanding and consideration in this matter.

Thank you for your attention to this request. I look forward to your prompt response.

Sincerely,

[Your Name]  
[Your Address Line 1]  
[Your Address Line 2]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]