## Letter of Demand for Retroactive Homeowners Insurance Assistance

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]

Dear [Claims Adjuster/Insurance Agent's Name],

I hope this letter finds you well. I am writing to formally demand retroactive assistance regarding my homeowners insurance policy (Policy Number: [Insert Policy Number]), which has been in effect since [Insert Start Date].

Due to unforeseen circumstances, I experienced [briefly explain the situation or damage], and I was under the impression that my policy would cover these losses. However, my recent claim filed on [Insert Claim Date] was [approved/denied] due to [brief reason for denial].

I believe there is a valid basis for re-evaluating my claim, given the circumstances surrounding my situation. I respectfully request that you reconsider my claim for retroactive assistance for the period of [insert relevant dates].

Attached are all supporting documents, including [list any documents such as receipts, photographs, or previous correspondence with the insurance company].

Thank you for your attention to this matter. I look forward to your prompt response and a resolution to my request.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]