Letter of Dispute for Insurance Claim Settlement

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: Dispute of Claim Settlement for Flood Damage - Claim Number [Insert Claim Number]

Dear [Insurance Adjuster's Name],

I am writing to formally dispute the settlement offer I received for my flood damage claim, referenced as Claim Number [Insert Claim Number]. After reviewing your settlement offer, I believe that the assessment of the damages and the compensation provided do not accurately reflect the extent of the damages sustained during the flood event on [Insert Date of Incident].

While I appreciate your response to my claim, I would like to draw attention to several points:

- The estimated damages provided by your adjuster do not account for [specific damages or repairs].
- I have attached additional documentation, including independent contractor estimates and photographs of the damage, which support my position.
- According to my policy, I believe I am entitled to a more comprehensive settlement based on [specific policy details].

Please review the attached documents and reconsider the settlement amount. I am eager to resolve this matter amicably and appreciate your prompt attention to this dispute. I look forward to your response within [Insert timeframe, e.g., 14 days].

Thank you for your cooperation.
Sincerely,
[Your Name]
[Your Signature (if sending a hard copy)]