Loss of Use Insurance Claim

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,

I am writing to formally submit a claim under my loss of use coverage due to the recent storm that caused significant damage to my property located at [Property Address].

As a result of the storm on [Date of Storm], my home has become uninhabitable due to [briefly describe damages, e.g., flooding, roof damage]. I have attached photos of the damages and repair estimates for your reference.

Due to the circumstances, I have incurred additional living expenses, including [list expenses such as hotel stays, meals, etc.], which I request to be covered under my policy.

Please find attached:

- Photos of the storm damage
- Repair estimates
- Receipts for temporary living expenses

I appreciate your prompt attention to this matter and look forward to your response. Should you need any additional information, please do not hesitate to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your assistance.

Sincerely,

[Your Name]