

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Claims Department
Insurance Company Name
Company Address
City, State, Zip Code

Dear Claims Department,

Subject: Formal Complaint Regarding Denied Travel Insurance Claim

I am writing to formally lodge a complaint regarding the denial of my travel insurance claim, reference number [insert claim number], submitted on [insert submission date]. Despite my adherence to all policy guidelines, my claim was denied on [insert denial date], citing [insert reason for denial].

I strongly believe that this denial is unjustified due to [provide a brief explanation of why you believe the claim should be honored]. Attached are copies of all relevant documents including my policy details, claim submission, and any correspondence regarding this matter.

I request a thorough review of my case and a reconsideration of your decision. I would appreciate a prompt response to this matter within [insert desired timeframe]. Thank you for your attention to this urgent issue.

Sincerely,

Your Name