

DENIED CLAIM RESOURCE TOOLKIT AND FORMS PACKET

A practical guide for policyholders whose property insurance claim has been denied, with follow-up items and sample forms.

What to do first

- Read the denial letter carefully and identify the exact reason for the denial.
- Review the policy language, including exclusions, duties after loss, and deadlines.
- Gather all photos, videos, receipts, estimates, and correspondence related to the loss.
- Create a written timeline of events from the date of loss through the denial.

Common reasons claims are denied

- The insurer says the loss is excluded under the policy.
- The insurer says there is not enough proof of damage or causation.
- The insurer says the damage was caused by wear and tear, maintenance issues, or preexisting conditions.
- The insurer says the reported amount is unsupported or incomplete.

Appeal and review options

- Request an internal appeal or reconsideration from the carrier.
- Submit additional documents that directly answer the reason for denial.
- Ask for a written explanation if the carrier changes its position.
- If needed, file a complaint with the Colorado Division of Insurance and consider a legal review.

Documentation checklist

- Copy of the policy and declarations page.
- Copy of the denial letter.
- Photos and videos of the damage.
- Contractor, mitigation, or expert estimates.
- Receipts for repairs, temporary housing, or mitigation costs.
- Emails, letters, and notes from phone calls with the insurer.

Sample denial response checklist

- State the claim number and date of loss.

- Identify the denial reason you are disputing.
- Attach the documents that support coverage or amount of loss.
- Ask the carrier to reconsider and provide a written response.
- Keep proof of delivery for every submission.

Sample cover letter language

- I am requesting a full review of the denial of my claim.
- The enclosed documents show that the loss is covered and that the amount of damage is supported.
- Please confirm receipt of this appeal and provide a written response within the timeline stated in the policy or denial letter.

Follow-up items

- Send a side-by-side comparison of the denial reason and the evidence that answers it.
- Request a joint reinspection or further explanation in writing if the denial is based on disputed facts.
- Submit any newly discovered documents, invoices, measurements, or expert opinions.
- Document every call, email, and deadline in a claim timeline.
- Escalate to a supervisor or legal review if the carrier refuses to engage meaningfully.

When to call our firm

- The carrier refuses to explain the denial in writing.
- The appeal is ignored, delayed, or rejected without a meaningful review.
- The insurer continues to underpay or misstate the scope of damage.
- You need help with Colorado insurance bad faith, coverage litigation, or claim valuation.

Claim Denial Review Checklist

Policyholder name _____

Property address _____

Claim number _____

Date of loss _____

Date denial received _____

Denial reason stated by carrier _____

Policy provision cited by carrier _____

Documents reviewed _____

Additional evidence needed _____

Next action _____

Appeal Letter Template

Date _____

Carrier name and address _____

Claim number _____

Policyholder name _____

Subject: Request for review of claim denial

Dear Claims Representative:

I am requesting a full review of the denial of my claim.

The denial reason is _____

The enclosed documents show _____

Please confirm receipt of this appeal and provide a written response.

Sincerely, _____

Document Request Log

Date requested _____

Requested from _____

Document requested _____

Method of request _____

Response received _____

Follow-up needed _____

Notes _____

Claim Timeline Worksheet

Date _____

Event _____

Who was involved _____

What was said or done _____

Document or proof attached _____

Notes _____

Phone Call Log

Date and time _____

Person spoken to _____

Company _____

Phone number _____

Main points discussed _____

Commitments made _____

Follow-up required _____

Notes _____

Carrier Response Tracker

Date sent to carrier _____

Item sent _____

Method of delivery _____

Carrier response date

Carrier response summary

Open issue _____

Next step _____