



## Standard letters you can use to write to your insurer



### Standard letter or email about financial hardship

Insurance Company  
Address 1  
Address 2  
NSW

Dear Sir/Madam

**Financial hardship request under section 8 of the General Insurance Code of Practice**

**Claim number/Policy number**

I am unable to pay my excess because I am in financial hardship.

Please [choose one]

take my excess out of any cash settlement at the end of my claim.

allow me to pay my excess by instalments of [ ] a month for [ ] months.

I look forward to hearing from you within 10 working days.

In the meantime please confirm that you will continue to process my claim without delay.

Yours sincerely

*(continued overleaf)*

# What to do after a natural disaster

## Standard letters you can use to write to your insurer



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### Standard letter or email asking for an internal review

Insurance Company  
Address 1  
Address 2  
NSW

Dear Sir/Madam

#### **Referral to Internal Dispute Resolution under section 10 of the General Insurance Code of Practice**

#### **Claim number/Policy number**

[Write a summary of things that you are unhappy about]

Please refer the matter to your Internal Dispute Resolution Process.

I look forward to hearing from you with 15 working days

Yours Sincerely

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### Standard letter or email asking for details of the settlement offer

Insurance Company

Address 1  
Address 2  
NSW

Dear Sir/Madam

#### **Details of settlement**

#### **Claim number/Policy number**

I refer to the offer of settlement that you have made to me.

Please give me details of the settlement offer.

In particular please provide me with any reports, documents and calculations that you have relied on to calculate this offer of settlement.

I look forward to hearing from you within 10 days.

Yours Sincerely

# What to do after a natural disaster

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### Standard letter or email asking how long it will take to process your claim

Insurance Company  
Address 1  
Address 2  
NSW

Dear Sir/Madam,

#### **Request for time frame under section 7.10.3 of the General Insurance Code of Practice**

#### **Claim number/Policy number**

Please give me an initial estimate of the timetable and process for making a decision on my claim.

I look forward to hearing from you within 10 working days.

Yours sincerely

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### Standard letter or email asking for copies of any reports

Insurance Company  
Address 1  
Address 2  
NSW

Dear Sir/Madam

#### **Request for reports under section 14 of the General Insurance Code of Practice**

#### **Claim number/Policy number**

Please provide me with copies of the documents listed below:

1. Assessors' reports
2. Scopes of Works
3. Builders' reports
4. Engineers' reports
5. Hydrologists' reports
6. Geotechnical reports

I look forward to receiving these documents with 10 working days.

Yours sincerely

#### **Fact sheets in this series**

1. What to do straight away
2. What should I expect from my insurance company?
3. Has the insurer offered you a cash settlement?
4. I don't agree with the insurer's decision
5. Where can I get more help?
6. Standard letters you can use to write to your insurer