

Appendix to Denied Home and Business Property Claims

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APPENDIX

These appendix documents are samples of insurance claims documents that I have critiqued. My notes are handwritten in the margins as well as in blue text boxes. My notes are followed by my initials "rc". These documents may not be the latest versions and should only be used as a guide to show you how to critique your own unique documents.

A - Policy Cancellation Documents Critiqued.....

- A1 - Insurance policies are overridden by State Law*
- A2 - "Certification Page" sample of a certified policy*.....
- A3 - Sample document request letter to insurer*.....
- A4 - Case study "Number 1", policy wrongly cancelled, insurer had incorrect mail address (5 pages)*
- A5 - Case study "Number 2", policy wrongly cancelled, insurer had incorrect mail addresses on both insured and mortgagee (9 pages)*.....
- A6 - Sample letter seeking attorney to litigate*.....
- A7 - Case study "Number 3", building wrongly not listed on policy, insurer had insufficient address, inspection, etc inc. sample documents and correspondence (16 pages)*.....
- A8 - Case law regarding cancellation notices (6 pages)*

B – Insurer’s Expert Report Documents Critiqued.....

- B1 - Sample structural engineer report critiqued and correspondence (13 pages)*.....
- B2 - Sample mold engineer report rejected by Insurer (8 pages)*.....
- B3 - Sample mold engineer report critiqued (30 pages)*.....

C – Proof of Loss and Release Forms Critiqued.....

- C1 – Proof of Loss Forms with Releases incorporated on one paper, deceptive practice (8 pages)*
- C2 – Proof of Loss form with no release*.....

D – Declaratory Relief Actions Critiqued.....

- D - 1 Sample Declaratory Relief action used properly (3 pages)*.....
- D - 2 Sample Declaratory Relief action used improperly by insurer (7 pages)*.....
- D - 3 Sample attorney "set up" letter to insurer for Declaratory Relief (10 pages)*.....