
START HERE

Claim communication toolkit

Clear requests. A reliable record. A more useful next conversation.

Use these templates to organize questions and document what you send during a property insurance claim. Copy the text into your own email or document, or print the worksheets. No signup is required.

Choose the page that fits your next step

02 Request the current estimate and payment details

Get the version and calculations you are trying to understand.

03 Ask for a specific written clarification

Turn an unresolved question into a focused request.

04 Send records with a clear document index

Identify the files, property areas, and questions they support.

05 Track conversations and next actions

Record who said what, what remains open, and who will follow up.

Before you send

Replace every bracketed field with accurate information and delete items that do not apply. Use the insurer's approved communication channel, confirm the recipient, and keep a copy of your message, attachments, and delivery confirmation. Avoid sending unnecessary personal or financial information.

These are general communication aids, not a legal demand, proof-of-loss form, or representation agreement. They do not determine coverage or extend any deadline. Follow the requirements of your actual policy and claim correspondence; seek individualized help when an issue needs it.

COPYABLE TEMPLATE

Request the current estimate

Use when you are missing an itemized estimate, a revised version, or a clear explanation of the payment calculation.

Subject: Claim [claim number] - current estimate and payment breakdown

Hello [adjuster or claim representative name],

I am reviewing the property claim for [property address], with a reported loss date of [date]. Please send the following items that apply to this claim:

1. The current itemized estimate, including its date or version and any revised pages or supplements.
2. An explanation of the areas and work included in the estimate, with the quantities and units used.
3. A written breakdown of the payment calculation, identifying any deductible, depreciation, prior payment, limit, or other adjustment applied.
4. For any amount described as recoverable or subject to further documentation, the applicable requirements, documents needed, and any deadlines stated in the policy or claim correspondence.

Please also identify the appropriate contact and submission channel for questions or additional records. Let me know if you need anything from me to provide these items.

Thank you,

[name and role, if applicable]

[preferred contact information]

When the records arrive

Save the estimate as received and note its version date. Compare the repair scope separately from the payment calculation. A contractor's total and an insurer's payment can differ for several reasons; identify the actual line items and adjustments before deciding what remains unresolved.

One useful follow-up: "Which estimate version does this payment reflect, and which specific items or adjustments explain the difference I am seeing?"

COPYABLE TEMPLATE

Clarify an unresolved position

Use a narrow question and a specific document reference so the recipient can understand what needs an answer.

Subject: Claim [claim number] - clarification of [specific issue]

Hello [name],

I am following up on [letter, estimate, email, or conversation] dated [date] regarding [property address / building / room / roof area].

My understanding of the current position is: [brief, accurate summary]. Please correct me if I have misunderstood it.

The question I would like clarified is: [one specific unresolved question].

Please explain the findings or records supporting this position and, where applicable, identify the policy provision being applied and how it relates to this issue.

For reference, I have included [document name, date, and relevant page or photo identifier]. This record relates to the question because [brief factual explanation].

Please confirm whether these records have been reviewed, what additional information would help, and the next step and expected response timing.

Thank you,

[name and role, if applicable]

[preferred contact information]

Make the question easy to answer

Identify the exact location or estimate item. Separate an observation from an opinion about its cause. Number multiple issues and link each to its supporting record. Keep original documents and professional findings intact.

Still unresolved? Record what remains unclear. The appropriate next resource may be the insurer's escalation contact, your state insurance department, or a qualified professional.

COPYABLE TEMPLATE + PRINT WORKSHEET

Send records with an index

A short cover message and consistent file names help everyone locate the same information.

Subject: Claim [claim number] - records submitted [date]

Hello [name],

I am submitting the records listed below for [property address / building / area]. They relate to [specific question or request]. Please confirm receipt and let me know if any file cannot be opened or if you need a different format.

Please confirm the appropriate next step after review. Thank you,
[name and contact information]

Document index

Claim number: _____ Sent on: _____

Recipient / channel: _____

ID	File name / description	Date / version	Area or question supported

Saved copy / delivery confirmation: _____

Keep a master copy of the complete submission. Use a stable file name such as [building]-[record type]-[date]. Describe the record accurately; submitting a file does not establish that it has been accepted or that a cost is covered.

PRINT WORKSHEET

Communication and action log

Print additional copies as needed. Record factual notes soon after each call, visit, or message.

Claim number: _____ Property / area: _____

Date / time: _____ Person / role: _____

Channel and subject: _____

Facts discussed / records referenced: _____

Unanswered question / next action: _____

Action owner: _____ Follow-up date: _____

Date / time: _____ Person / role: _____

Channel and subject: _____

Facts discussed / records referenced: _____

Unanswered question / next action: _____

Action owner: _____ Follow-up date: _____

A follow-up date in this log is an organizational reminder. It does not replace or change any policy, contractual, or legal deadline.

Official resources and additional help

State guidance supports keeping claim records and asking clear questions. These links also explain consumer assistance and the scope of each department's complaint process.

[Illinois DOI: disaster and property claim guidance](#)

[Illinois DOI: understanding the complaint process](#)

[Wisconsin OCI: settling property insurance claims](#)

[Wisconsin OCI: filing an insurance complaint](#)

Sources checked September 14, 2026. State links are provided for education; they do not imply endorsement of Write It Right.

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