

Sample Insurance Letter for Lightning Damage

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Insurance Company Name]
[Claims Department]
[Insurance Company Address]
[City, State, ZIP Code]

Subject: Insurance Claim for Lightning Damage – Policy #[Your Policy Number]

Dear [Insurance Company Name] Claims Department,

I am writing to formally file a claim under my homeowner's insurance policy for damage caused by a lightning strike that occurred on [Date of Incident]. The lightning strike caused significant damage to my property located at [Your Address].

Description of the Incident:

On [Date of Incident], at approximately [Time of Incident], a severe thunderstorm passed through our area. During this storm, a lightning strike directly hit my property, causing extensive damage. The strike resulted in the following damages:

- Electrical system damage: The lightning caused a power surge that damaged the main electrical panel and several household appliances, including the refrigerator, washing machine, and television.
- Structural damage: The lightning caused visible cracks in the exterior walls and damaged the roof, leading to water leakage.
- Fire damage: The lightning sparked a small fire in the attic, which was quickly extinguished but caused damage to the insulation and some personal belongings stored there.

Steps Taken:

Immediately after the incident, I took the following steps:

1. Contacted emergency services to address the immediate safety concerns.
2. Arranged for temporary repairs to prevent further damage, such as covering the damaged roof with a tarp and turning off the electricity to prevent further electrical issues.
3. Documented the damage by taking photographs and videos, which I have enclosed with this letter.
4. Contacted a licensed electrician and a roofing contractor to provide estimates for the necessary repairs. Copies of their estimates are also enclosed.

Claim Details:

- Policy Number: [Your Policy Number]
- Date of Incident: [Date of Incident]
- Estimated Cost of Repairs: \$[Total Estimated Cost]

I kindly request that a claims adjuster be assigned to assess the damage and expedite the processing of my claim. Enclosed are copies of the estimates, photographs, and any other relevant documents to support my claim.

Please let me know if you require any further information or documentation to process my claim. I can be reached at [Your Phone Number] or [Your Email Address] at your earliest convenience.

Thank you for your prompt attention to this matter. I look forward to your response and the swift resolution of this claim.

Sincerely,

[Your Name]