Denied or Underpaid Claim Appeal Guide

Free homeowner guide • Nassau & Suffolk County, NY

A denial is a position, not a verdict

Claims are denied and underpaid for reasons that are often fixable: wrong cause of loss, an exclusion applied too broadly, missing documentation, or a scope that simply left work out. You can supplement or reopen a claim after payment, and you can dispute a denial in writing.

Step 1 — Get the reason in writing

- ☐ Request the written denial letter citing the specific policy provision relied on.
- ☐ Request the carrier's full estimate, scope, photos, and any engineer or expert report.
- ☐ Request the claim file notes and the price list used.

Step 2 — Test the reason against your policy

- ☐ Read the cited exclusion in full, including exceptions written into it.
- ☐ Check whether an ensuing-loss provision brings the damage back into coverage.
- ☐ Confirm the carrier identified the correct cause of loss and date.
- ☐ Look for coverages that were never addressed: ALE, code upgrades, debris removal, contents, matching.

Step 3 — Build the rebuttal

- ☐ Independent line-item estimate with quantities, materials, and local labor rates.
- ☐ Photo and moisture evidence tied to each line item.
- ☐ Expert report where cause is disputed (engineer, plumber, roofer, industrial hygienist).
- ☐ A written response that answers the exact policy language cited in the denial.
- ☐ A sworn Proof of Loss for the corrected amount, where required.

Step 4 — Escalate

If the carrier holds its position, you can request reinspection, invoke appraisal or mediation if your policy provides for it, and file a complaint with the New York State Department of Financial Services. Coverage disputes that turn on policy interpretation may require an attorney; damage and valuation disputes are what a public adjuster handles.

> Across our closed files, first offers averaged roughly 25-30% of the final settled amount. If your offer feels low, it is worth a second look. Call 516-410-0164 for a free review of the denial or offer letter.

> Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.