[Date]

VIA E-MAIL & U.S. MAIL

[Insurance Company Address]

Re: [Claim Number, Policy Number, Date of Loss]

Dear [Insurance adjuster]:

We disagree with [insurance company] as to the [cause, scope, and/or amount] of loss in the above-referenced claim. Pursuant to the terms of our policy, we hereby make this written demand for appraisal.

We name [appraiser] as our appraiser:

[Appraiser's name and contact information]

We would ask that your appraiser contact our appraiser directly so the two may select an umpire as soon as possible. Time is of the essence.

Thank you for your attention to this matter. Please do not hesitate to contact us directly if you have any questions.

Very truly yours,

[signature]