START HERE

Read this page first · it tells you where your files are and which one to open.

Where your files live

- Your files live in your Etsy account. Go to Etsy · Purchases · Download Files.
- Nothing ships. Your download is ready the moment your payment clears.
- Save a backup copy to your phone, computer, or cloud drive.

How to open everything

- PDFs open in any free PDF reader (phone, tablet, or computer).
- If your download arrives as a .zip, tap or double-click it to unzip, then open the files inside.
- The spreadsheet (.xlsx) opens in Excel or Google Sheets (free).

Which file is for what

- Flat US Letter PDF · print at home or at a copy shop.
- Flat A4 PDF · for A4 printers.
- Ink-friendly B&W US Letter PDF · saves ink, photocopies cleanly.
- Fillable PDF · tap-type on your phone, no printing required.
- Spreadsheet (.xlsx) · working formulas with demo data you can replace.

Your bonus file

A free A4 ink-friendly black-and-white version is linked in your Etsy thank-you message after purchase. The link is also the fastest way to re-download if you switch devices.

Stuck? Talk to a human

Message us here on Etsy and we will help you get it open. Tell us your device (phone, tablet, computer) and what you see on screen · that gets you a fix fastest.

The Moment This Solves

The administrator denied the engine claim · one excluded part, one sentence in a letter, and a repair bill that is suddenly all yours. Denied claims get appealed with paper: the denial's own words, your contract's own pages, and your evidence in order. This pack assembles exactly that.

How this kit works

- Step 1: copy the denial word-for-word on page 4 · the appeal answers their stated reason, not your memory of it.
- Step 2: find the exact contract pages they cite · and the pages around them · with the finder on page 5.
- Step 3: assemble the evidence on page 6: maintenance records, the shop's written diagnosis, photos, and the repair orders.
- Step 4: write the appeal from the letter on page 7, built only from your denial letter, your contract, and your evidence.
- This pack interprets nothing. It states no coverage rule, exclusion, or appeal right · your contract and the administrator's own letters are the only sources it uses.

Claim at a glance

Owner name:

Vehicle (year / make / model):

Contract company / administrator:

Claim number (from their letter):

Amount in dispute (from the shop's written quote):

This kit is a general documentation tool for vehicle owners. It is not legal advice · consult an attorney about your situation.

Denial Decoder · Their Words, Exactly

Before you answer a denial, pin it down. Copy from the denial letter itself · the date, the reason as they stated it, and every contract page or clause they cited.

Denial letter date:

Reason given (copied word-for-word):

Part or item named in the denial:

Contract page / clause they cited (as printed in their letter):

Appeal address or portal (from their letter):

Appeal deadline (only if their letter states one · copy it exactly):

- ☐ The denial letter itself is filed behind this page · this page is its index, never its replacement.
- ☐ If the reason was given by phone instead, the call is logged on page 9 with the name of who said it.

If a line above is blank, the letter did not state it · leave it blank. A blank you can explain beats a detail you invented.

Contract Page Finder

Appeals are read against the contract · yours. Find each page below in your own contract and write its page number here, so every claim you make in the appeal points to a page you actually hold.

The exclusion they cited · page in my contract:

The definition of that term, if my contract defines it · page:

The covered-parts list · page:

The claim steps my contract describes · page:

The appeal or dispute steps my contract describes · page:

- [ ] Each page number above was found in the physical or PDF contract · not assumed from the denial letter.
- [ ] The pages around each cited page were read too · context lives one page before and after.
- [ ] Anything in my contract I do not understand is listed here for a professional to explain:

This page finds and indexes your contract. It does not interpret it · what your contract covers is a question for the administrator in writing, or for your attorney.

Evidence Assembly Checklist

Assemble proof that answers the stated denial reason · every item dated, sourced, and filed in this order.

- [ ] The shop's written diagnosis: what failed, what they found, in the shop's words · signed or on shop letterhead where you can get it.
- [ ] Photos of the failed part and the vehicle, dated, matched to the shop's diagnosis.
- [ ] Maintenance records for the vehicle · oil, fluids, services · with dates, from your files or the shops that did them.
- [ ] The repair order and the itemized quote for the denied work, from the shop in writing.
- [ ] Every letter and message from the administrator about this claim, in date order.
- [ ] Your contract pages from page 5, copied or printed, in the order the appeal cites them.

Evidence I am still missing, and who I asked for it:

Date I asked, and the answer:

Appeal Letter · Built From Your File

Complete this letter only from pages 4·6: the denial's words, your contract's pages, your evidence list. Send it the way their letter tells you to, and keep proof of sending.

Date: _____ Claim number: _____

To the administrator named in my denial letter:

I am appealing the denial dated _____. Your letter states the reason as follows: "_____" (copied from your letter).

Attached, in order: (1) my contract pages ____ and ____, (2) my shop's written diagnosis dated _____, (3) the maintenance records listed in my evidence file, (4) photos of the failed part dated _____.

Please review the attached documents against the stated reason and reply in writing with your decision and the contract page it relies on.

Name: _____ Phone: _____ Contract number: _____

- ☐ Every blank above is filled from a filed document · nothing in this letter comes from memory.
- ☐ The letter asks for a written reply · verbal answers go in the call log (page 9), never in place of one.

Shop Statement Page

Administrators weigh the shop's words heavily. Ask your shop for a short written statement and record here what they gave you · their diagnosis, in their professional words.

Shop name / technician name:

Date of their written statement:

Their stated cause of failure (copied from their statement):

Part names exactly as the shop writes them:

Statement filed behind this page? Date:

- [ ] The statement is the shop's own document · this page indexes it; it never rewrites it.
- [ ] If the shop's part name differs from the denial letter's part name, both spellings stay on record · the difference may matter.
- [ ] Photos the shop took are requested and filed with their statement.

Ask, do not script: a statement the shop writes in its own words carries weight; one you draft for them does not.

Call & Submission Log

Every call, upload, and mailing about this appeal, logged the same day · who, when, and what was said or sent.

Date	Who / where	What happened

Appeal sent on (date) by (method from their letter):

Proof of sending kept where (tracking / confirmation):

Reply received (date + form · letter / portal / call):

- ☐ Names are written in full on every call line, with the time of the call.
- ☐ Any new deadline is entered only when it arrives in writing · and copied word-for-word.

Decision & Next-Step Record

When the answer arrives, record it here from their letter · and decide your next step with the whole file in front of you, not in the heat of the phone call.

Decision date / form (letter, portal, call):

Decision in their words (copied):

Contract page they relied on (from their reply):

Amount approved or still in dispute (from their reply / shop quote):

My next step, and its date:

- ☐ The reply letter itself is filed behind this page.
- ☐ If I escalate, the escalation uses this same file · denial, contract pages, evidence, log · in that order.

This pack assembles an appeal from your own documents. It is not legal advice and promises no outcome · consult an attorney about your situation, especially before signing any settlement or release.

Closeout & Claim File Checklist

File it complete, win or lose · the next claim on this vehicle starts from this file.

Closeout checklist

- [ ] Denial letter, decoder page, contract page finder, evidence, appeal letter, shop statement, and logs are filed together under the claim number.
- [ ] Proof of sending and the administrator's reply are in the file · the two documents an appeal stands on.
- [ ] The spreadsheet appeal tracker is updated: every step dated, the outcome recorded from their reply.

Questions to ask a professional

- Ask an attorney: what are my options if this appeal is denied, and what should I not sign?
- Ask your shop: will you put your diagnosis in writing, with the failed part's name as you write it?
- Ask the administrator (in writing): which contract page does this denial rely on?

This kit is a general documentation tool you complete from your own denial letter, contract, and evidence. It is not legal advice · consult an attorney about your situation. It states no coverage rule, exclusion, or appeal right as applying.