[Date]

[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

RE: Notice of Non-Renewal of Insurance Policy
Policy Number: [Policy Number]
Property Address: [Insured Property Address]
Expiration Date: [Date Policy Ends]

Dear [Policyholder Name],

Thank you for choosing [Insurance Company Name] for your homeowners insurance needs. This letter is to formally notify you that we will not be renewing your insurance policy when it expires on [Date Policy Ends].

Reason for Non-Renewal:
This decision was made following a review of the current condition of your property. Our records/recent inspection indicate the following issues that no longer meet our underwriting guidelines:

- [Insert Specific Condition, e.g., Roof age or damage]
- [Insert Specific Condition, e.g., Debris or hazardous items in yard]
- [Insert Specific Condition, e.g., Visible exterior deterioration]

Your coverage will remain in effect until 12:01 AM on [Date Policy Ends]. To avoid a lapse in coverage, we recommend that you contact an insurance agent or broker immediately to secure a new policy with another carrier.

If you have questions regarding this notice or believe the information used to make this decision is incorrect, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Name/Signature]
[Title]
[Insurance Company Name]