

**DATE:** [Date]

**INSURED:** [Policyholder Name]

**POLICY NUMBER:** [Policy Number]

**PROPERTY ADDRESS:** [Full Property Address]

**RE: NOTICE OF CANCELLATION DUE TO MATERIAL MISREPRESENTATION**

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] is cancelling your homeowners insurance policy effective [Time] on [Cancellation Date].

This action is being taken due to a material misrepresentation regarding the physical condition of the property. Specifically, our recent inspection or review identified the following discrepancy between the information provided on your application and the actual status of the risk:

[Insert specific details here, e.g., unreported roof damage, presence of debris, unmaintained structure, etc.]

The terms of your policy require accurate disclosure of property conditions. Had the true condition of the property been disclosed at the time of application, this policy would not have been issued under our underwriting guidelines.

Coverage will remain in effect until the date and time listed above. We recommend that you secure replacement coverage immediately to avoid a lapse in insurance. Any unearned premium resulting from this cancellation will be refunded to you or your mortgagee under separate cover.

If you have any questions regarding this notice, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Name/Department]

[Insurance Company Name]