

Date: [Date]

To:

[Policyholder Name]

[Address]

[City, State, Zip Code]

Re: Notice of Investigation/Rescission regarding Policy Number: [Policy Number]

Dear [Policyholder Name],

This letter is to formally notify you regarding your Commercial General Liability insurance policy. Upon recent review of your account and [mention source, e.g., a recent claim filing/site inspection/audit], it has come to our attention that the nature of your business operations was misrepresented during the application process.

Specifically, the following discrepancies have been identified:

- **Reported Operations:** [Description of operations provided on application]
- **Actual Operations:** [Description of actual business activities discovered]

Under the terms of your policy and state insurance regulations, providing accurate information regarding business operations is a material requirement for coverage. The actual risk associated with your current operations exceeds the underwriting guidelines for this policy type.

As a result, [Select one]:

[Option 1: The policy is being rescinded effective (Date), and your premium will be refunded.]

[Option 2: Coverage for the specific undisclosed activities is denied effective immediately.]

[Option 3: Your policy will be cancelled effective (Date) due to a material change in risk.]

If you believe this information is incorrect or if you have additional documentation to provide, please contact our underwriting department at [Phone Number] or [Email Address] by [Deadline Date].

Sincerely,

[Your Name/Company Name]

[Title]

[Contact Information]