

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Confirmation of Homeowners Insurance Policy Termination**

Dear [Client Name],

This letter serves as formal confirmation that we have processed your request to cancel your homeowners insurance policy.

**Policy Details:**

- Policy Number: [Policy Number]
- Insured Property: [Property Address]
- Termination Effective Date: [Date of Cancellation]

As of 12:01 AM on the effective date listed above, all coverage under this policy will cease. Please ensure that you have secured alternative coverage if you still own the property, as most mortgage lenders require continuous insurance protection.

**Refund Information:**

[Option 1: A refund check for the unearned premium in the amount of \$[Amount] will be mailed to you within [Number] business days.]

[Option 2: Our records indicate no refund is due at this time.]

If you have a mortgage on this property, we recommend notifying your lender of this change to avoid the placement of expensive force-placed insurance.

Thank you for the opportunity to have served your insurance needs. If this cancellation was made in error or if you have any questions, please contact us immediately at [Phone Number].

Sincerely,

[Agent/Representative Name]

[Insurance Company/Agency Name]