

[Date]
[Policy Number]
[Insured Name]
[Property Address]
[City, State, Zip Code]

Subject: Confirmation of Homeowners Insurance Cancellation

Dear [Insured Name],

This letter is to formally confirm that your homeowners insurance policy has been cancelled effective [Cancellation Date] at 12:01 A.M. standard time.

Following a recent underwriting review of your policy and/or property, the decision to cancel was based on the following reason(s):

- [Insert Specific Underwriting Reason, e.g., Property condition, roof age, or increased risk exposure]

If you have paid your premium in full, any unearned premium will be refunded to you. You should receive a check or credit to your original payment method within [Number] business days.

Please be advised that your property is no longer covered by our company. We strongly recommend that you secure replacement coverage immediately to avoid a lapse in insurance, which may affect your mortgage agreement or future eligibility with other carriers.

If you believe this decision was made in error or if you have corrected the issues mentioned above, please contact your agent or our underwriting department at [Phone Number] or [Email Address].

Sincerely,

[Underwriter Name/Signature]
[Insurance Company Name]
[Contact Information]