

[Agency Name]
[Agency Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Confirmation of Homeowners Insurance Cancellation

Policy Number: [Policy Number]
Insured Property: [Property Address]
Effective Date of Cancellation: [MM/DD/YYYY]

Dear [Policyholder Name],

As previously discussed, this letter serves as formal confirmation that your homeowners insurance policy listed above has been cancelled effective [Time, e.g., 12:01 AM] on [Date].

This action was initiated by [Agency Name] due to the following reason(s):
[Insert Reason, e.g., Non-payment of premium / Underwriting requirements / Sale of property].

Important Information Regarding Your Coverage:

- All coverage under this policy ceased as of the effective date and time mentioned above.
- If your mortgage is paid through an escrow account, we recommend notifying your mortgage lender immediately to ensure they are aware of this change.
- If a return premium is due, a check or credit will be issued by the carrier within [Number] business days.

To avoid a lapse in coverage and potential penalties from your mortgage holder, it is vital that you secure replacement insurance immediately. If you would like to discuss alternative coverage options available through our agency, please contact us at [Phone Number].

Thank you for the opportunity to have served your insurance needs.

Sincerely,

[Agent Name/Signature]
[Agency Name]