

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

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

Dear [Policyholder Name],

This letter is to formally confirm that your homeowners insurance policy, number **[Policy Number]**, has been cancelled effective **[Cancellation Date]** at 12:01 a.m.

Our records indicate that this cancellation is due to a lapse in coverage resulting from non-payment of the premium. As of the effective date mentioned above, your property located at **[Property Address]** is no longer covered by this policy.

Please be advised of the following:

- **Lienholder Notification:** If you have a mortgage on your home, your lender [Lender Name] has been notified of this cancellation. Most mortgage agreements require continuous insurance coverage.
- **Coverage Gap:** Any claims or incidents occurring after the cancellation date will not be covered by this policy.
- **Reinstatement:** If you wish to restore your coverage, please contact us immediately at [Phone Number] to discuss payment options and eligibility for reinstatement.

If you have already secured coverage with another carrier or have recently sent your payment, please disregard this notice or contact your agent to provide proof of insurance.

Thank you for your prompt attention to this matter.

Sincerely,

[Agent/Company Name]

[Department Name]

[Contact Phone Number]

[Email Address]