DATE: [Insert Date]

TO:
[Insured Name]
[Insured Address]
[City, State, Zip Code]

RE: NOTICE OF CANCELLATION OF COMMERCIAL LIABILITY INSURANCE
Policy Number: [Insert Policy Number]
Effective Date of Cancellation: [Insert Date] at 12:01 A.M.

Dear [Insured Name],

This letter serves as formal notice that your Commercial Liability Insurance policy listed above is being cancelled.

REASON FOR CANCELLATION: Material Misrepresentation.

Specifically, it has been determined that [Insert brief description of the misrepresentation, e.g., the nature of business operations or claims history] was misrepresented during the application process. Had the true facts been known at the time of application, this company would not have issued the policy under the current terms and conditions.

Insurance coverage will cease at the "Effective Date of Cancellation" shown above. We recommend that you contact your insurance agent or broker immediately to secure alternative coverage to avoid any lapse in protection.

Any unearned premium due to you will be refunded under separate cover or credited to your account in accordance with state regulations and policy provisions.

Please contact our underwriting department at [Phone Number] if you have any questions regarding this notice.

Sincerely,

[Authorized Representative Name]
[Insurance Company Name]

CC: [Agent/Broker Name]