

[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Date]

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

**RE: Notice of Policy Cancellation - Policy Number: [Policy Number]**

Dear [Policyholder Name],

We are writing to formally notify you that your [Type of Insurance, e.g., Homeowners] insurance policy will be cancelled effective [Cancellation Date] at 12:01 A.M. local time.

This decision is the result of a recent shift in our company's underwriting strategy and risk appetite. As we adjust our business focus, we are no longer offering coverage for certain risk profiles or geographic areas that your policy currently falls under. Please note that this cancellation is not a reflection of your individual claims history or payment record.

To ensure continuous protection, we recommend that you secure alternative coverage before the effective date mentioned above. Your agent, [Agent Name, if applicable], is available to assist you in exploring other options, or you may contact our customer service department at [Phone Number].

Any unearned premium paid for the period beyond the cancellation date will be refunded to you via [Method of Refund] within [Number] business days.

Thank you for your understanding.

Sincerely,

[Your Name/Department]  
[Company Name]