

URGENT: FINAL NOTICE OF POLICY EXPIRATION

Date: [Insert Date]

[Homeowner Name]
[Property Address]
[City, State, Zip Code]

Re: Policy Number: [Insert Policy Number]

Dear [Homeowner Name],

This is a formal notification that the grace period for your homeowners insurance policy is set to expire on **[Insert Expiration Date]** at 12:01 AM.

Our records indicate that we have not yet received your premium payment of **[\$[Insert Amount Due]**, which was originally due on [Insert Original Due Date].

CONSEQUENCES OF NON-PAYMENT:

- **Loss of Coverage:** Your protection against fire, theft, liability, and weather damage will cease immediately upon expiration.
- **Lender Notification:** If you have a mortgage, your lender will be notified of this cancellation. This may result in "force-placed" insurance, which is significantly more expensive.
- **Future Eligibility:** A lapse in coverage may make it difficult or more costly to obtain insurance in the future.

To keep your home protected and avoid a lapse in coverage, please submit your payment immediately through one of the following methods:

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- Express Mail: [Insert Mailing Address]

If payment has already been sent, please contact us immediately to verify receipt and ensure your policy remains active.

Sincerely,

[Your Name/Company Name]
[Billing Department]
[Contact Information]