

**Date:** [Insert Date]

**To:** [Policyholder Name]

**Address:** [Policyholder Address]

**City, State, Zip:** [City, State, Zip]

**Policy Number:** [Insert Policy Number]

**Subject:** Notice of Declination of Pollution Liability Extension Endorsement

Dear [Policyholder Name],

This letter serves as formal notification regarding your request to add the **Pollution Liability Extension Endorsement** to the above-referenced insurance policy.

After a thorough review of your application and the associated risk profile, we regret to inform you that we are unable to extend this specific coverage at this time. This decision was based on the following factor(s):

- [Insert Reason 1: e.g., Nature of business operations]
- [Insert Reason 2: e.g., Proximity to protected environmental areas]
- [Insert Reason 3: e.g., Underwriting guidelines for specific contaminants]

Please note that this declination applies only to the requested Pollution Liability Extension Endorsement. Your existing coverage under Policy Number [Insert Policy Number] remains in full force and effect according to its current terms and conditions.

We recommend that you consult with your insurance agent or broker to explore alternative specialized environmental insurance markets that may better accommodate your specific pollution liability needs.

If you have any questions regarding this notice or would like to provide additional information for reconsideration, please contact our underwriting department at [Insert Phone Number].

Sincerely,

[Underwriter Name]

[Title]

[Insurance Company Name]