

[Date]

[Insured Name]

[Mailing Address]

[City, State, Zip Code]

Re: Notice of Policy Renewal and Exclusion Endorsement

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Dear [Insured Name],

We are pleased to inform you that your insurance policy is scheduled for renewal effective [Renewal Date].

Please be advised that this renewal includes a **Windstorm and Hail Exclusion Endorsement**. Under the terms of this endorsement, your policy will no longer provide coverage for loss or damage caused directly or indirectly by windstorm or hail. This includes, but is not limited to, damage to the structure, roof, and interior contents resulting from such events.

This change has been implemented due to [Reason for Exclusion, e.g., geographic location/risk assessment/underwriting guidelines].

To ensure you maintain protection against these risks, you may need to obtain separate windstorm and hail coverage through a specialized carrier or a state-sponsored windpool association. We strongly recommend that you review your mortgage requirements, as many lenders require windstorm coverage as a condition of your loan.

Please review your enclosed renewal documents and the specific wording of the endorsement carefully. If you have any questions or wish to discuss alternative coverage options, please contact your agent at [Agent Phone Number] or [Agent Email Address].

Thank you for choosing [Insurance Company Name].

Sincerely,

[Sender Name/Underwriting Department]

[Insurance Company Name]