[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Insurance Agent/Agency Name]
[Agency Address]
[City, State, Zip Code]

RE: Policy Number: [Your Policy Number]
Property Address: [Insured Property Address]

Dear [Agent Name or Customer Service Department],

I am writing to inquire about the payment status of my homeowners insurance policy. I recently received a notification suggesting that the premium payment normally handled through my mortgage escrow account has lapsed or is overdue.

My records indicate that [Mortgage Company Name] is responsible for making these payments from my escrow account. Could you please confirm the following information:

- The current status of my policy (Active, Pending Cancellation, or Lapsed).
- The date the last premium payment was received.
- The total amount currently due to ensure uninterrupted coverage.
- If a billing notice was sent to my mortgage lender.

If the payment has not been received, please provide the necessary documentation or an invoice so that I may contact my mortgage company immediately to resolve this discrepancy.

Please provide a written confirmation of the policy status to my email address listed above. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]