Date: [Insert Date]

To: [Business Owner/Manager Name]
[Business Name]
[Business Address]

Subject: URGENT: Business Risk Notice and General Liability Insurance Lapse Warning

Dear [Recipient Name],

This letter serves as a formal notice regarding the status of your General Liability Insurance policy, [Policy Number]. According to our records, your coverage is scheduled to expire or has lapsed as of [Date] due to [Reason, e.g., non-payment/expiration].

Please be advised that operating a business without active General Liability Insurance presents significant financial and legal risks, including:

- Personal and business liability for third-party bodily injury or property damage.
- Legal defense costs and potential court judgments.
- Breach of contract with landlords, vendors, or clients who require proof of insurance.
- Potential suspension of professional licenses or permits.

To mitigate these risks and ensure uninterrupted protection, you must take immediate action to reinstate your policy or secure new coverage. Failure to rectify this lapse immediately may result in a permanent loss of coverage or increased premiums in the future.

Please contact [Contact Name/Department] at [Phone Number] or [Email Address] by [Deadline Date] to confirm your coverage status or to process a payment.

Sincerely,

[Your Name/Company Name]
[Your Title]
[Your Contact Information]