

[Date]

[Insured Name]

[Mailing Address]

[City, State, Zip Code]

RE: IMPORTANT NOTICE REGARDING YOUR HOMEOWNERS INSURANCE POLICY

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Dear [Insured Name],

We are writing to inform you that your automatic payment for your homeowners insurance policy was unsuccessful. Our records indicate that the credit card on file for your account has expired.

As a result, your premium payment is currently overdue. To keep your coverage active and avoid a lapse in protection, you must update your payment information and settle the outstanding balance of \$[Amount Due] immediately.

Cancellation Warning:

If payment is not received by [Cancellation Date], your policy will be cancelled effective [Effective Time/Date]. A cancellation of coverage may leave your home unprotected and could result in a breach of your mortgage agreement.

To update your card details and make a payment, please choose one of the following options:

- **Online:** Log in to your account at [Website URL].
- **Phone:** Call our billing department at [Phone Number].
- **Mobile App:** Update your profile via our mobile application.

If you have already updated your information or sent your payment, please disregard this notice.

Sincerely,

[Agent/Company Name]

[Contact Information]