

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Cancellation - Policy #[Policy Number]

Dear [Policyholder Name],

This letter is to inform you that your homeowners insurance policy listed above is being cancelled due to non-payment of premium. Your recent payment attempt via [Check/ACH/Credit Card] in the amount of \$[Amount] was returned by your financial institution marked "Insufficient Funds."

Cancellation Effective Date: [Date] at 12:01 AM

To prevent the termination of your coverage, we must receive the full premium amount plus a returned payment fee of \$[Fee Amount] no later than [Due Date].

Please note that if your policy is cancelled, any mortgage lender listed on your account will be notified. This may result in "force-placed" insurance, which is often more expensive and provides less coverage than your current policy.

Payment can be made immediately via our online portal or by calling our billing department at [Phone Number].

Sincerely,

[Your Name/Company Name]

[Title]

[Contact Information]