Date: [Date]

[Insured Name]
[Mailing Address]
[City, State, Zip Code]

Subject: NOTICE OF UNPAID PREMIUM - ACTION REQUIRED

Policy Number: [Policy Number]
Property Address: [Insured Property Address]
Mortgagee/Lender: [Mortgage Company Name]
Loan Number: [Loan Number]

Dear [Insured Name],

This letter is to inform you that we have not received the renewal premium payment for the insurance policy referenced above. Our records indicate that your premium is billed directly to your mortgage lender via an escrow account.

To date, the payment due on [Due Date] in the amount of $[Amount Due] remains unpaid. We have previously notified your mortgagee, but the balance is still outstanding.

Please take the following actions immediately to prevent a lapse in coverage:

- Contact your mortgage company to confirm that they have processed the payment.
- Ensure your lender has the correct billing address for our underwriting office.
- If your mortgage has been sold or transferred, please provide us with the new lender's information.

If payment is not received by [Cancellation/Expiration Date], your policy will be subject to [Cancellation/Non-Renewal]. If you have already made this payment or have switched to a different insurance provider, please contact us immediately.

You may also choose to pay the premium directly to us to ensure your home remains protected. If you do so, please contact your lender for reimbursement from your escrow account.

If you have any questions, please contact our Customer Service Department at [Phone Number] or your agent, [Agent Name], at [Agent Phone Number].

Sincerely,

[Name/Department]
[Insurance Company Name]