

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

RE: URGENT NOTICE - Pending Cancellation of Personal Umbrella Policy

Policy Number: [Policy Number]

Amount Due: \$[Amount]

Due Date: [Date]

Dear [Policyholder Name],

Our records indicate that we have not yet received the premium payment for your Personal Umbrella Liability Policy. As of today, your account is past due.

Please be advised that if payment is not received by [Cancellation Date], your coverage will lapse and the policy will be cancelled. This will result in a gap in your liability protection, potentially leaving your personal assets exposed in the event of a major claim or lawsuit.

To keep your coverage active, please choose one of the following options:

- **Pay Online:** Visit [Website URL] and log into your account.
- **Pay by Phone:** Call our billing department at [Phone Number].
- **Pay by Mail:** Send your check or money order to [Billing Address].

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties or have questions regarding your policy, please contact your agent at [Agent Phone Number] immediately.

Sincerely,

[Name/Department]

[Insurance Company Name]