

## **URGENT: FINAL NOTICE OF POLICY EXPIRATION**

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Coverage Type: Umbrella Liability Insurance

Dear [Insert Policyholder Name],

This letter serves as a formal warning that the grace period for your Umbrella Policy premium payment is about to expire. Our records indicate that we have not yet received your payment of \$[Insert Amount Due], which was originally due on [Insert Original Due Date].

**Your grace period will officially end on: [Insert Expiration Date]**

If payment is not received by 11:59 PM on the date listed above, your coverage will lapse. An umbrella policy provides critical excess liability protection over your primary auto and homeowners policies. A lapse in coverage could leave your personal assets at significant risk in the event of a major lawsuit or claim.

To keep your policy active, please take one of the following actions immediately:

- Pay online at: [Insert Website Link]
- Pay by phone at: [Insert Phone Number]
- Mail a check to: [Insert Mailing Address]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship or have questions regarding your billing, please contact our billing department immediately at [Insert Customer Service Number].

Sincerely,

[Insert Name/Department]

[Insert Insurance Company Name]