

URGENT: IMPORTANT WARNING REGARDING POLICY LAPSE

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Subject: Final Notice of Umbrella Insurance Coverage Expiration

Dear [Insert Name],

Our records indicate that we have not yet received payment for your Umbrella Liability Insurance policy. As a result, your coverage is scheduled to lapse on **[Insert Expiration Date]** at 12:01 AM.

An Umbrella policy provides critical protection over and above your standard auto and homeowners insurance limits. If this policy lapses, you will lose your secondary layer of liability protection, leaving your personal assets and future earnings vulnerable in the event of a major lawsuit or claim.

To maintain your coverage and avoid a gap in protection, please take one of the following actions immediately:

- **Online:** Log in to your account at [Insert Website URL] to make a payment.
- **Phone:** Call our billing department at [Insert Phone Number].
- **Mail:** Send your check or money order to the address listed on your renewal statement.

If payment has already been sent, please disregard this notice. If you have any questions or wish to discuss your coverage options, contact your agent at [Insert Agent Phone Number].

Sincerely,

[Insert Name/Department]

[Insert Company Name]