

[Date]
[Policyholder Name]
[Address]
[City, State, Zip]

**RE: URGENT NOTICE - NOTICE OF UNPAID PREMIUM / PENDING
CANCELLATION**

Policy Number: [Policy Number]
Policy Type: Personal Umbrella Liability
Amount Due: \$[Amount]

Dear [Policyholder Name],

This letter is to inform you that we have not yet received the premium payment for your Umbrella Liability insurance policy. According to our records, your payment was due on [Due Date].

Your Umbrella policy provides critical excess liability protection over your primary auto and homeowners policies. If your payment is not received by **[Cancellation Date]**, your coverage will lapse and the policy will be cancelled effective [Time] on that date.

A lapse in umbrella coverage could leave your personal assets at risk in the event of a major lawsuit or claim that exceeds the limits of your primary insurance policies.

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

- Pay online at: [Website URL]
- Pay by phone: [Phone Number]
- Mail a check to: [Payment Address]

If you have already sent your payment, please disregard this notice. If you have any questions or are experiencing financial hardship, please contact your agent at [Agent Phone Number] immediately to discuss your options.

Sincerely,

[Company Name]
[Billing Department]