

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Insurance Company Name]  
[Insurance Company Address]  
[City, State, Zip Code]

**RE: Request for Reinstatement of Policy #[Your Policy Number]**

To Whom It May Concern,

I am writing to formally request the reinstatement of my homeowners insurance policy, which recently lapsed due to a missed payment beyond the grace period.

The lapse occurred due to [Briefly state reason, e.g., an oversight during travel / a technical issue with my bank / a change in mailing address]. This was unintentional, and I am committed to maintaining my coverage.

I have enclosed the full payment of \$[Amount] to cover the past due balance and any applicable late fees. Please let me know if there are additional forms required or if an inspection of the property is necessary to restore the policy.

I confirm that there have been no losses or claims at the insured property during the period of the lapse.

Thank you for your time and assistance in this matter. I look forward to receiving confirmation that my policy is active again.

Sincerely,

[Your Signature]

[Your Printed Name]