

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Important Notice Regarding Your Auto Insurance Renewal and Potential Coverage Gap

Dear [Policyholder Name],

Your automobile insurance policy number [Policy Number] is scheduled for annual renewal on [Renewal Date]. We are writing to provide you with your updated policy documents and to bring your attention to a potential gap in your liability coverage.

Renewal Summary:

- **New Policy Period:** [Start Date] to [End Date]
- **Annual Premium:** \$[Amount]
- **Payment Due Date:** [Date]

Notice of Liability Coverage Gap:

Upon reviewing your current account, we have identified a discrepancy between your underlying auto liability limits and the requirements for your [Umbrella Policy Number, if applicable / Excess Liability Layer].

Your current liability limits are set at: [Current Limits].

The required limits to avoid a coverage gap are: [Required Limits].

Why this matters: If you are involved in a major claim, this "gap" means you may be personally responsible for the financial difference before your secondary insurance coverage begins. We strongly recommend increasing your primary liability limits to ensure seamless protection of your assets.

Next Steps:

1. Review the attached renewal declaration page.
2. Contact your agent at [Phone Number] or [Email] to adjust your liability limits and close the coverage gap.
3. Submit your renewal payment by [Date] to ensure uninterrupted coverage.

Thank you for choosing [Insurance Company Name]. We value your business and look forward to protecting you for another year.

Sincerely,

[Agent/Representative Name]

[Insurance Company Name]

[Contact Information]