

Date: [Date]

Policyholder Name: [Policyholder Name]

Policy Number: [Policy Number]

Property Address: [Property Address]

Notice of Non-Renewal of Insurance

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] will not be renewing your homeowners insurance policy when it expires on **[Expiration Date]**.

This decision was made due to an **unresolved liability hazard** identified during [an inspection/a review of your file] on [Date of Inspection/Notification]. Specifically, the following hazard(s) remain uncorrected:

- [Description of hazard, e.g., damaged porch railing]
- [Description of hazard, e.g., accumulation of debris/attractive nuisance]
- [Description of hazard, e.g., uneven walkway/trip hazard]

We previously notified you of these issues on [Date of Previous Notice] and requested that repairs or mitigation steps be completed. As we have not received confirmation that these hazards have been resolved, we can no longer provide liability coverage for this property.

Your coverage will terminate at 12:01 AM on [Expiration Date]. We recommend that you contact an insurance agent immediately to secure alternative coverage to avoid any lapse in protection or violation of your mortgage agreement.

If you have corrected these hazards and can provide proof (such as photographs or contractor receipts) before [Date 15 days prior to expiration], we may be willing to reconsider this non-renewal.

If you have any questions regarding this notice, please contact your agent at [Agent Phone Number].

Sincerely,

[Name of Underwriter/Representative]

[Insurance Company Name]

[Contact Information]