

[Date]

[Insured Name]

[Property Address]

[City, State, Zip Code]

Policy Number: [Policy Number]

Expiration Date: [Expiration Date]

Dear [Insured Name],

This letter is to formally notify you that [Insurance Company Name] will not be renewing your homeowners insurance policy for the property located at [Property Address]. Your current coverage will expire at 12:01 A.M. on [Expiration Date].

This decision was made following a recent inspection or review of your property, which identified significant roof deterioration and/or damage. Our underwriting guidelines require that a roof be in sound physical condition to maintain coverage. Specifically, the following issues were noted:

- [List specific damage, e.g., Missing shingles, granule loss, sagging, or age of roof]

To avoid a lapse in coverage, we recommend that you contact an insurance agent immediately to secure a new policy with another provider before your current expiration date.

If you replace the roof entirely and provide proof of installation (such as a paid invoice and photos) prior to the expiration date, we may be able to reconsider this non-renewal. Please contact your agent at [Agent Phone Number] if you have any questions or to provide documentation of repairs.

Sincerely,

[Underwriter Name/Signature]

[Insurance Company Name]