

NOTICE OF NON-RENEWAL OF INSURANCE

Date: [Date]

Policyholder Name: [Insured Name]

Policy Number: [Policy Number]

Property Address: [Property Address]

Dear [Policyholder Name],

This letter is to inform you that [Insurance Company Name] will not be renewing your insurance policy listed above. Your coverage will expire at 12:01 A.M. on [Expiration Date].

Reason for Non-Renewal:

This decision is based on the presence of unmitigated fire hazards identified at the insured premises. Specifically: [Detailed Description of Hazards, e.g., excessive dry brush, overhanging branches, or combustible debris].

Our recent inspection or property review indicates that these conditions do not meet our underwriting requirements for wildfire or fire safety risk management. Because these hazards have not been remediated, we can no longer provide coverage for this property.

Action Required:

To avoid a lapse in coverage, you should immediately seek insurance with another carrier. If you are unable to find coverage through the voluntary market, you may be eligible for your state's FAIR Plan or high-risk insurance pool.

If you believe this decision is based on incorrect information, or if you have already completed the necessary mitigation work, please provide proof of remediation (such as photos or contractor receipts) to our office by [Deadline Date] for further consideration.

Sincerely,

[Underwriter Name/Signature]

[Insurance Company Name]

[Contact Phone Number]