

[Agency Name]
[Agency Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

RE: NOTICE OF NON-RENEWAL OF INSURANCE

Policy Number: [Policy Number]
Insured Property: [Property Address]
Expiration Date: [Date of Coverage End]

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] will not be renewing the above-referenced insurance policy when it expires on [Date of Coverage End]. Your coverage will terminate at 12:01 A.M. on this date.

Reason for Non-Renewal:

The property is currently classified as vacant. Due to the increased risk associated with unoccupied structures, this property no longer meets our underwriting guidelines for a standard homeowner's policy.

To ensure there is no lapse in your protection, we recommend that you immediately seek alternative coverage. Specialized "Vacant Property Insurance" or "Builder's Risk" policies may be available through other carriers or the surplus lines market.

If the occupancy status of the property changes before the expiration date, please contact our office immediately so we may re-evaluate the eligibility of your account.

Thank you for your prompt attention to this matter.

Sincerely,

[Agent Name]
[Title]
[Agency Name]