

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

[Date]

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

**RE: NOTICE OF NON-RENEWAL OF INSURANCE**

Policy Number: [Policy Number]  
Property Address: [Insured Property Address]  
Expiration Date: [Current Policy Expiration Date]

Dear [Insured Name],

Please be advised that [Company Name] will not be renewing the insurance policy referenced above. Your current coverage will terminate effective at 12:01 A.M. on [Expiration Date].

**Reason for Non-Renewal:**

The property is currently classified as a vacant dwelling. Our underwriting guidelines do not permit the continued coverage of properties that have been unoccupied or vacant for a period exceeding [Number of Days] days. This increased risk profile no longer meets our eligibility requirements for this specific policy type.

This notice is intended to provide you with sufficient time to obtain alternative insurance coverage. We recommend contacting your insurance agent or broker immediately to discuss options for vacant property insurance or specialty high-risk coverage to ensure your property remains protected after the expiration date.

If you believe the property is no longer vacant and is now occupied by a tenant or owner, please provide proof of occupancy (such as a utility bill or signed lease agreement) to our office no later than [Date] for further consideration.

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Underwriter/Representative]  
[Title]  
[Company Name]