

[Date]

[Insured Name]

[Insured Address]

[City, State, Zip Code]

RE: NOTICE OF NON-RENEWAL OF INSURANCE

Policy Number: [Policy Number]

Expiration Date: [Policy Expiration Date]

Dear [Insured Contact Name],

Please be advised that [Insurance Company Name] will not be renewing the above-referenced Cyber Liability insurance policy when it expires on [Expiration Date]. Accordingly, all coverage will terminate on the expiration date and time specified in your current policy.

Reason for Non-Renewal:

This decision has been made following a review of your risk profile and recent security assessments. Specifically, our underwriting guidelines require the timely remediation of critical system vulnerabilities. Based on our records and recent scans, the following issues remain unresolved:

- Identification of unpatched software and operating systems.
- Failure to meet minimum patch management protocols as required by the policy terms.
- High-risk vulnerabilities that significantly increase the likelihood of a cyber-related loss.

Due to these outstanding unpatched system vulnerabilities, we are unable to offer renewal terms at this time.

If you have corrected these vulnerabilities or believe this information is in error, you may submit evidence of remediation, such as a clean vulnerability scan or a certified patch report, for our reconsideration. However, this notice remains in effect unless you receive written confirmation of renewal from us.

We recommend that you contact your insurance agent or broker immediately to discuss alternative coverage options to ensure there is no lapse in your protection.

Sincerely,

[Underwriter Name/Signature]

[Title]

[Insurance Company Name]

cc: [Broker Name/Agency]