

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Non-Renewal of Insurance Policy

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Expiration Date: [Date Policy Ends]

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] will not be renewing your insurance policy listed above. Your current coverage will expire at 12:01 AM on [Date Policy Ends].

This decision was made following a recent review of your property. Our evaluation has determined that the property presents an **Elevated Property Hazard** that no longer meets our underwriting guidelines. Specifically, the following hazards were identified:

- [Description of specific hazard, e.g., roof condition, overhanging trees, brush clearance, or structural issues]

Because these conditions increase the risk of loss beyond an acceptable level, we are unable to offer a renewal of coverage at this time.

To avoid a lapse in insurance, we recommend that you contact an independent insurance agent immediately to seek alternative coverage. You may also wish to look into your state's FAIR Plan (Fair Access to Insurance Requirements) if you have difficulty obtaining coverage through the private market.

If you believe the information used to make this decision is incorrect, or if you have corrected the hazards mentioned above, please contact our underwriting department at [Phone Number] or [Email Address].

Thank you for your previous business with [Insurance Company Name].

Sincerely,

[Name of Representative]

[Title]

[Insurance Company Name]