

DATE: [Insert Date]

TO: [Recipient Name/Policyholder Name]

ADDRESS: [Insert Property Address]

POLICY NUMBER: [Insert Policy Number]

RE: NOTICE OF NON-RENEWAL OF INSURANCE COVERAGE

Dear [Recipient Name],

Please be advised that [Company Name] will not be renewing your insurance policy for the property located at the address listed above. Your current coverage will expire effective 12:01 A.M. on [Policy Expiration Date].

This decision has been made following a risk assessment of the property. The reason for non-renewal is the presence of unmitigated hazard risks that no longer meet our underwriting guidelines. Specifically:

- [Detail Hazard 1: e.g., Significant roof deterioration]
- [Detail Hazard 2: e.g., Unsafe electrical wiring/outdated panels]
- [Detail Hazard 3: e.g., Failure to clear combustible vegetation/brush]

Our records indicate that you were previously notified of these hazards on [Date of Previous Notice] and requested to perform repairs or mitigation efforts. As of our most recent inspection/review, these issues remain unresolved, resulting in an unacceptable level of risk.

To avoid a lapse in coverage, we recommend that you contact an insurance agent or broker immediately to seek alternative insurance options. You may also wish to investigate state-mandated insurance plans if private coverage is unavailable.

If you believe this information is in error or if you have proof that these hazards have been fully mitigated, please submit documentation to our underwriting department no later than [Deadline Date].

Sincerely,

[Sender Name]

[Title]

[Company Name]

[Phone Number]