

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

[Date]

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

RE: Notice of Non-Renewal of Insurance

Policy Number: [Policy Number]
Policy Type: [Type of Policy, e.g., Homeowners]
Expiration Date: [Expiration Date]

Dear [Policyholder Name],

We are writing to inform you that [Insurance Company Name] will not be renewing your insurance policy when it expires on [Expiration Date]. Coverage will terminate at 12:01 A.M. on that date.

This decision was made following a recent review of your property and risk profile. The reason for this non-renewal is: **Increased Hazard Exposure.**

Specifically, our evaluation identified the following conditions that exceed our current underwriting guidelines:

- [Description of Hazard, e.g., Proximity to brush/wildfire zone]
- [Description of Hazard, e.g., Poor roof condition or debris]
- [Description of Hazard, e.g., Storage of hazardous materials on site]

We recommend that you begin seeking alternative coverage immediately to ensure there is no lapse in your insurance protection. You may wish to contact other independent agents or your state's Fair Access to Insurance Requirements (FAIR) plan if you have difficulty securing coverage in the voluntary market.

If you have corrected the hazards mentioned above or believe this information is in error, please contact our office at [Phone Number] or provide written documentation within [Number] days.

Thank you for the opportunity to have served your insurance needs.

Sincerely,

[Agent Name/Name of Representative]

[Title]

[Agency Name]