

NOTICE OF NON-RENEWAL OF INSURANCE

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Dear [Insert Policyholder Name],

Please be advised that [Insert Insurance Company Name] will not be renewing the above-referenced insurance policy when it expires on [Insert Expiration Date]. Your coverage will terminate at 12:01 A.M. on that date.

Reason for Non-Renewal: Substantial Increase in Hazard

This decision was made following an evaluation of the insured risk. We have determined that there has been a substantial increase in the hazard at the premises, which was not present at the time the policy was originally issued. Specifically:

[Insert detailed description of the hazard increase, e.g., significant structural deterioration, unmitigated fire risks, or business activities conducted on premises].

Because this change represents a level of risk that falls outside of our current underwriting guidelines, we can no longer provide coverage.

We recommend that you contact an insurance agent or broker immediately to secure alternative coverage to ensure there is no lapse in your protection. If you have a mortgage on this property, your lender will also require proof of new insurance.

If you believe this decision is based on incorrect information or if you have corrected the hazard mentioned above, please contact us at [Insert Phone Number] or [Insert Email Address] before [Insert Deadline Date].

Sincerely,

[Insert Name/Department]

[Insert Insurance Company Name]